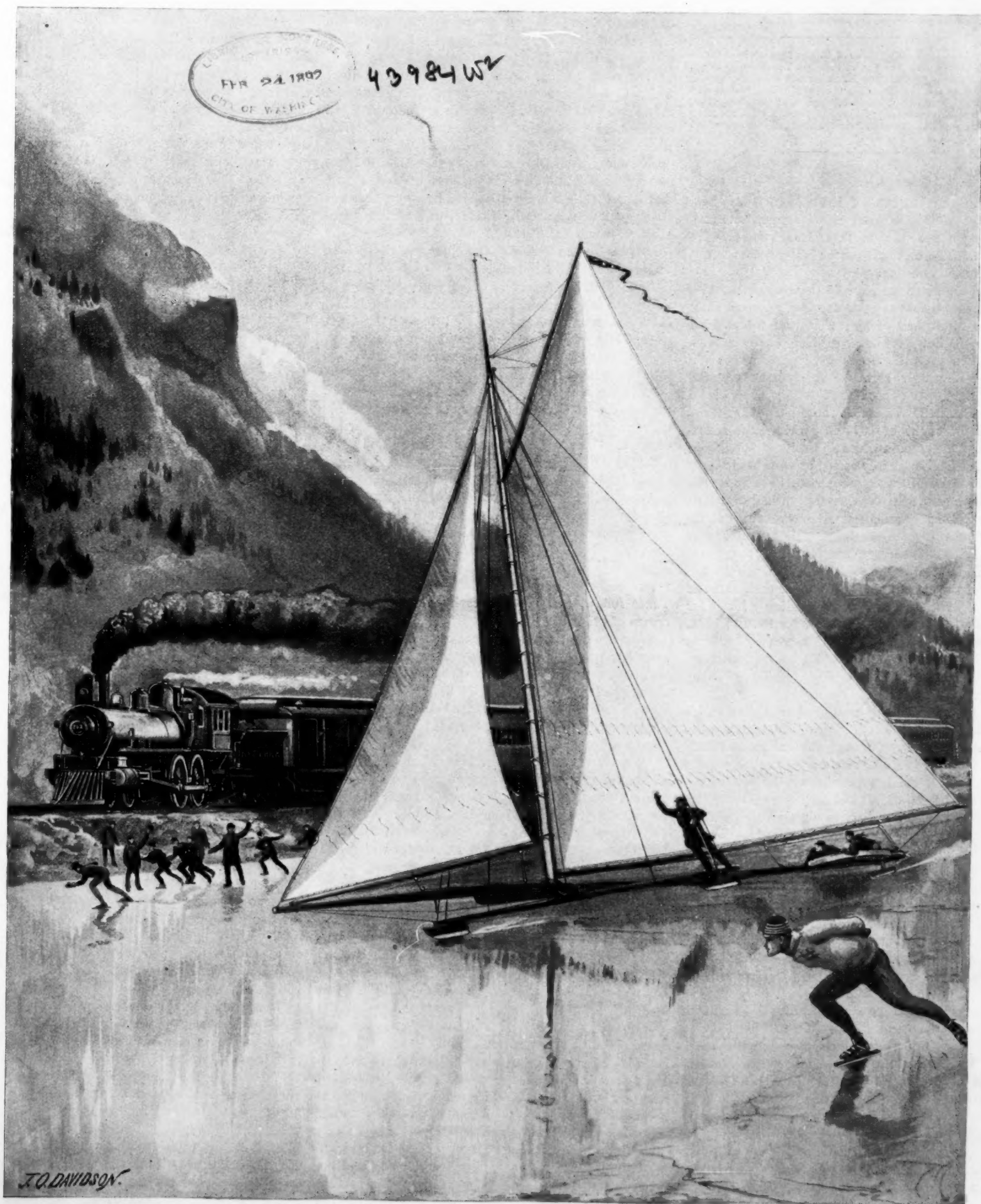


# FRANK LESLIE'S ILLUSTRATED WEEKLY

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A MILE A MINUTE—THE EMPIRE STATE EXPRESS VERSUS THE ICE-BOATS ON THE HUDSON.—DRAWN BY J. O. DAVIDSON.—[SEE PAGE 61.]



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**ILLUSTRATED WEEKLY.**

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**IMPORTANT TO PHOTOGRAPHERS.**

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

We will publish in an early number of *FRANK LESLIE'S WEEKLY* an editorial contribution from the pen of Professor Van Buren Denslow, who writes concerning "Collegiate Education and the Money-making Power," taking Mr. Andrew Carnegie's "Gospel of Wealth" as his text. Professor Denslow's views will not be accepted by all our readers, but they are stated with characteristic candor and force, and will command attention as the expression of one of our foremost thinkers and writers on economic subjects.

**THE COLORED POPULATION.**

**T**HE comparative rate of increase of white and colored population has been a subject of sharp controversy since the tenth census reports were published. The eleventh census happily leaves but one side to the question.

The chart given on page 65 (in connection with the map) shows that at each and every census since 1830 the count has proven that the increase of white population has been greater than colored. The chart lines, at the same time, make it very plain that the census of 1870 was as faulty in the enumeration of the population of the South as was claimed by Superintendent Walker at the time.

The short count of 1870 exaggerated the reduction of increase of both white and colored population of the South, as is plainly seen in the extraordinary dip of the chart lines for the decade 1860 to 1870; and as the count for 1880 was full, it had the effect to correspondingly exaggerate the percentage of increase for that decade, because the 1870 figures were too small. The shortage of the 1870 count was greater as to colored than as to white, hence the distortions of the colored line are greater than those of the white. It therefore is correspondingly lower for the decade 1860 to 1870, and higher for 1870 to 1880. This apparent gain of the rate of increase of colored over white during the decade 1870 to 1880, as compared with that of the preceding decade, led to the controversy.

Had the 1880 count been compared direct with the 1860 count the chart lines would have taken the course indicated by the fine dotted lines. They therefore plainly indicate that the rate of increase of both white and colored populations is steadily reducing (as is true of all well-settled regions under normal conditions), and they as plainly bring out the fact that the reduction of the rate of increase of the colored population is more rapid than that of the white, until the past decade shows that the rate of increase of the whites is nearly double that of the blacks.

The comparisons here made are based on the history of the white and colored populations of the seventeen States shown in the map, which include, at the present date, fifteen-sixteenths of the total colored population of the whole country. This gives the colored population all possible advantages—a climate favorable to them and unfavorable to whites, and a white population having no increase by immigration, for the proportion of foreign-born whites in these States is next to nothing as compared with that of the Northern and Western States.

The facts indicated by the chart lines previous to the decade 1830 to 1840 are of special interest also, since they show for the three decades 1800 to 1830 a greater increase of colored population. The extraordinary rise of the colored line for the decade 1800 to 1810, while the white line makes a decided dip, is undoubtedly due to the increased importation of slaves just previous to the termination of the limit

(1808) of such importation, as fixed by the acts of 1794 and 1807. This importation having ceased, the next decade shows a great dip of the colored line, but still indicates a rate of increase greater than that of the whites, and repeats the record for the following decade. At the close of that decade (1830) twenty-two years had passed since any foreign-born slaves had been imported, and most of the colored children were, after that date, undoubtedly born of mothers native to this country. The fact that the lines cross between 1830 and 1840 and become more and more widely separated suggests with considerable force the proposition that the conditions of reproduction for the colored race in this country have proved unfavorable.

The fact that the white line is above the colored for the decade 1790 to 1800 seems to indicate that even with the ordinary importation of the earlier years of slavery the whites more than held their own, and that again strengthens the view that the record of 1800 to 1830 is due to the sudden increase of the importation of slaves, and the larger subsequent rate of increase through African parentage.

The reader who carefully traces the chart lines will note a dip for the decade 1830 to 1840 similar to that for 1860 to 1870. This dip is followed by a corresponding elevation for the succeeding decade, which suggests that the 1840 count must also have been a short count, only less faulty than that of 1870, and an examination of the reports of that census corroborates the indication. This, however, does not change the lesson of the history, which is very emphatic in declaring that the rate of increase of the white race, even in the South, is increasingly greater than that of the colored race.

The greatest proportion of colored population in the South is recorded by the census of 1830, being, in round numbers, sixty colored to one hundred white, since which date the ratio has steadily decreased, and the 1890 report shows only forty-two colored to one hundred white.

*The Map.*—Having considered the complete history of the century, the history of the last decade becomes specially interesting. The **SHADED CIRCLES** of the map compare the increase of the colored population in the several States during the decade just closed (1880-1890). The **BROKEN CIRCLES** mark the increase of the white population. The very large shaded circle of Arkansas shows that the colored population has increased more rapidly there than elsewhere, and the figures printed with the circle state the rate of increase at forty-seven and seven-tenths per cent. Florida, West Virginia, and Texas follow, and the eye easily measures the increase of other States.

The two circles of each State show at once which race has gained more rapidly during the decade. The circles of Kentucky show that the whites greatly outstripped the blacks, and all other States except three show a larger growth of white than of colored population, reduced in the case of Georgia to an almost exact equality.

West Virginia has had a large increase of both white and colored populations, but the rate for its colored population is so very much larger than its neighboring States as to be remarkable. Arkansas and Mississippi are the only other States in which the rate was greater for colored than for white, and in neither of the three is it much greater.

The triple bars of the map mark the present proportion of the colored race. South Carolina has the longest bar and over it is printed "60.25," meaning that sixty and two-tenths per cent. of the total population of that State is colored. In other words, that of every one hundred persons, sixty are colored and forty are white. It is easy to note that all the short bars are in the northern and western tiers of the seventeen States, and this discovery suggests the question of race movement.

Has the result of emancipation been to produce a movement of the colored population toward the northern States? No attempt has been made to show the answer to this question on either map or chart, as the percentages are so slight as to be difficult of delineation except on a larger scale. Small as are the percentages, they are, however, definite, and the period elapsed is sufficient for a satisfactory review. Comparing the proportions of the two races in the several States, as indicated by the census of 1860 and 1890, it is evident that the colored element has stead-

ily increased its ratio in some States and as steadily diminished it in others. The changes are not great, though sufficient to mark a movement.

To understand it the reader is asked to mark three localities on the map: (1) a group of three States (Arkansas, Mississippi, and Louisiana) on the lower Mississippi River; (2) the two States, South Carolina and Georgia, on the Savannah River; (3) Virginia and West Virginia. These States all show increased ratios of colored population, while the States between and about them show a decrease.

There are evidently three points of aggregation; two in the South proper and one on the border. The colored race seems to be gradually gathering within these three regions, and as gradually and certainly drifting out of the surrounding States. The State of Kansas also shows an increased ratio of colored population, but its effect is so small that even now the colored element is (as shown by its triple bar) less than four per cent. of the total population.

Summing up the two lessons, it is plain that the white race in the Southern States have, since 1830, increased more rapidly than the colored race, and that it is at the same time an increasing increase; that is, the decrease of increase on the part of the blacks is much greater than the decrease of increase of the whites, so that at present the rate is nearly double that of the blacks, while forty years ago it was only about one fourth greater. It is also equally plain that the movement of the colored race since emancipation is not northward.

*J. W. Ames.*

**THREE NEW YORK CANDIDATES.**

SENATOR VEST, of Missouri, wrote to the Greystone Club at Denver concerning Democratic candidates and Democratic prospects with a directness of utterance that is as refreshing as it is unusual. What Mr. Vest says is, in effect, that while he greatly desires the nomination of Mr. Cleveland he regards it now as practically out of the question; that he takes no stock in the mugwump and Jiboose theory that Mr. David B. Hill is a bold and wicked man, but does not want to see the party making a canvass this year for Hill and on the lines laid down by Hill; and that the safest thing to do, considering the peculiar situation in the all-important State of New York, is to nominate the Hon. Roswell Pettibone Flower. "The nomination of Governor Flower," says Senator Vest, "would, to my mind, make assurance doubly sure."

This public declaration of belief in the surpassing availability of Mr. Flower as a Democratic candidate for President is the first of this sort, we believe, to proceed from any important source. While it is not impossible that the same idea may have occurred to the modest and respected chief magistrate of the Empire State in the privacy and intimacy of his communings with the Subjunctive Mood, he has given as yet no outward sign of internal agitation. Mr. Flower's reputation as a statesman is still to be made. His machine is still to be constructed and set a-working. His political obligations, both to the friends of Mr. Cleveland and to the friends of Mr. Hill, are very considerable; and Mr. Flower is no repudiator of political debts. It must strike the Governor as a very singular, not to say embarrassing circumstance, that while even he himself, the person most immediately concerned, should be tarrying in the bosky shades of the Subjunctive, an observer so remote and disinterested as the Hon. George G. Vest, of Missouri, should suddenly emerge into the open Indicative with a very good send-off for a Flower boom.

Mr. Vest's candid expression of opinion respecting Mr. Cleveland's chances is all the more interesting because he has been regarded as holding, in a certain sense, a power-of-attorney from the free-silver Democrats of the Southwest who were disposed to cling to the ex-President's fortunes in spite of his letter to the Cooper Union meeting several months ago. Other prominent Democrats of the South and West have ventured from time to time to say that Mr. Cleveland's attitude on the currency question puts him out of the race as a Democratic candidate; and these gentlemen have been promptly cried down as mere politicians and spoilsmen by the free-trade mugwumps and the Cleveland-or-nothing Democrats,



Mr. Vest's personal friendliness to the ex-President cannot be doubted. Nor is there any question of his sincere devotion to the cause which Mr. Cleveland and his friends would like to make the single issue of the next election. A doubly heavy blow to the Cleveland movement, therefore, is the frank confession of Mr. Vest that the nomination of Mr. Cleveland is a beautiful and logical ideal, altogether too lovely to be attained.

Nor does Senator Hill fare any better at Mr. Vest's hands. As to the perils which menace the Senator, and the propriety of his nomination as the natural Democratic leader, we have commented elsewhere. It would be a curious result if Mr. Hill's mastery of the party organization and the admiration of Mr. Cleveland's friends for that leader's statesmanship should operate equally and coincidentally to the exclusive advantage of Mr. Flower. Meanwhile Mr. Flower, who has neither a machine nor a reputation for statesmanship, but who was not born yesterday, is saying nothing and giving good dinners.

#### IS IT TIME TO SHUT THE GATE?

On the last day of last month the steamship *Massilia* from the Mediterranean landed at this port some seven hundred immigrants from the south and southwest of Europe. Two hundred and sixty or more of the *Massilia's* passengers were Russian Jews, expelled from Odessa and assisted to America by the agents of Baron Hirsch. The wretched beneficiaries of the Hirsch fund are, from the point of view of abstract philanthropy, fit subjects for removal to this happier land; measured by the first law of national life, the law of national self-protection, they are among the most undesirable and least welcome of immigrants. This particular batch from Odessa formed but an inconsequential squad in the vast procession now moving in almost unbroken line up Broadway and East Broadway into the swarming streets and overcrowded tenements of the region between the Bowery and the river. They are conspicuous and will be remembered only because they brought, along with their luggage of ignorance, filth, and misery, the abundant germs of the deadliest pestilence now known on earth. Within about a fortnight after the arrival of the *Massilia* one third of the Russian Hebrews who came on her had been stricken with the typhus fever; and meanwhile the seeds of that dreadful disease had been planted in the heart of this city, and scattered throughout the country to an extent not yet determined. Such was the contribution of this one party of poor outcasts to the commonwealth that is asked to welcome them and adopt them.

Speaking now of the classes and nationalities which constitute the great bulk of the immigration pouring in through the Ellis Island gate to freedom, the time is fast coming, if it has not already arrived, when the most pressing question of national policy must be the question of revising our century-old ideas of national hospitality. The disease which these immigrants bring, to the peril of thousands of lives, is only an incident. The degradation of the average of citizenship, the dangerous strain to the country's power to assimilate and redeem, are constant factors, steadily increasing in importance. It has been the theory of our institutions and the unwritten law of our policy that the doorway of this republic should be kept wide open to the people of all the world. There seemed to be room for all that could come. The development of our resources seemed to offer a boundless field for the surplus population of every foreign land. Americans have been proud to believe in the unlimited capacity of our civilization to receive and make Americans and good American citizens of all the races that inhabit the planet. The coming of the Chinese to California was the first shock to this cherished notion of patriotic inexperience. The sudden swarming in from the east and south of Europe of elements quite as alien to us as the Chinese, and in some respects even more ignorant and politically hopeless than the Mongols of Asia, puts the problem to the front in every mind that looks beyond to-morrow.

There is an object-lesson right at hand. Most of our readers know, in a vague way, that there exists on the east side of this town a great and coherent population of foreigners of a low order of intelligence, speaking their own languages, following their own customs, and absolutely blind or utterly indifferent to our ideals, moral, social, and political. An hour's walk through such streets as Hester and Essex, Delancey and Ridge, with eyes open and perceptions alert, is both a revelation and an education to any thoughtful man. It is like a visit to Posen or Lemberg, Prague or Cracow. This vast alien colony, inhabiting the most densely populated region on the face of the earth, has grown up gradually and by almost insensible degrees, shipload by shipload. From its centre of accretion it is crowding north and west. South and east the river confines it. These candidates for American citizenship, these applicants for adoption, are only the pioneers of millions more to come if the gates stay open. Go and see them swarm in the streets and the houses of the east side if you have doubts

on the subject, and form your own conclusions as to the availability of the material for manufacture into the sort of citizen which the founders and fathers of the republic had in mind as the unit of the American system!

If one million of such immigrants should present themselves in a body asking to be received under the flag of the United States and educated into citizenship, the proposition would be kindly but firmly declined. The Congress that would permit to that extent the dilution of our race and the lowering of our standard of manhood would be an assembly of fools. No sentiment of humanity, no enthusiasm for abstract ideas of universal equality and brotherhood, no reverence for traditional policy, would stand in the way of the immediate settlement of the question on practical considerations of national expediency alone. As soon would the individual citizen, because he believed in the teachings of the Christian religion, and was well disposed toward mankind in general, take into his family the tramps of the road.

The question now presented is not the less a question of self-protection and the preservation of the national character because the million that would be rejected so peremptorily if they came as a million are reaching our shores in installments of one thousand, three thousand, five thousand a week. Is it not time to think about shutting the gate? It is a duty to be frank. Just as surely and just as steadily as our centre of population is moving westward across the continent, so surely and so steadily is the individual average of our citizenship, the resultant type of our national character, moving eastward and downward and backward.

#### THE NATURAL DEMOCRATIC CANDIDATE.

THERE can be no doubt that the revolt against Senator Hill in this city and State is becoming very formidable. The mass meeting recently held here was one of the largest and most imposing which has ever convened in the metropolis, and its deliverances were made with an emphasis which does not admit of doubt or mistake. The voters represented in that assemblage are beyond all question opposed to the policy by which Senator Hill is aiming to secure a delegation favorable to his nomination at the Chicago convention.

We confess that we are somewhat surprised at the vigor and earnestness which is displayed by this element of the party in its opposition to Senator Hill. There can be no doubt at all that he is "a Democrat," and that he represents the dominant tendencies and spirit of his party. His leadership has been accepted unhesitatingly for many years. He has received the support of the party at the polls, and Mr. Cleveland himself has appeared as the advocate of his ticket for State officers. None of his assaults upon popular rights have been challenged by any of the more influential party magnates. While he was engaged in debauching the ballot-box and directing the theft of the Legislature, setting the courts at defiance, and rewarding with conspicuous official favors the tools who did his bidding, the gentlemen who now lead the "revolt" acquiesced without a word of protest in his nefarious schemes. It would seem, under these circumstances, that the party has squarely committed itself to Hillism, as it is now understood, and that the logic of the case demands that all Democrats should stand by him in his laudable ambition to be President. He certainly is no worse to-day than he has been at any time during the last three years, and the rebellion now in progress must, therefore, be regarded from an impartial standpoint as altogether irrational and inconsistent.

As Republicans we wish to see the coming national contest fought on straight party lines between straight-out representatives of the two great parties. We believe that Mr. Hill is the best and truest living representative of the Democratic party of the country as it is now constituted, and we hope, therefore, to see him nominated. Then, with Harrison or some other representative Republican as his antagonist, the country will be able to make a deliberate and intelligent choice between cleanly, orderly, and conservative administration on one hand, and government by political rapine and for the benefit of partisan lechery and greed on the other.

#### TOPICS OF THE WEEK.

WE read in a recent Washington dispatch that certain appointments made by the President, which seem to be altogether unobjectionable in themselves, do not please some members of the Senate because they were not consulted before they were made. It may be impertinent to inquire whether the President of the United States has any rights which a Congressman is bound to respect, but a careful reading of the newspapers is quite certain to suggest inquiries of this sort.

MR. ANDREW CARNEGIE has made another addition of \$100,000 to his princely gifts to the city of Pittsburgh for the free public library recently illustrated in these columns. The total amount given for the library and branches is \$1,100,000. Benefactions like these do more to allay the antagonisms between capital and labor, the rich and the poor, than all other influences combined. The pretense that, as some insist, the accumulation of great fortunes is a

serious evil would soon cease to be respectable if men of wealth would more generally use their fortunes as Mr. Carnegie is using his.

THE question which seems to be just now engaging the attention of Pennsylvania Republicans is as to whether the delegates to the National Republican Convention from that State shall wear tags and have strings to their legs to be pulled at the pleasure of Senators Quay and Cameron. In other words, the question is whether these two gentlemen, who seem desirous of preventing the renomination of President Harrison, shall secure a delegation which will be obsequious to their wishes without reference to the party sentiment in the State at large. There ought to be no doubt as to the answer to such a question even in Pennsylvania, and we shall be much surprised if the masses of the party do not, by a manly assertion of their wishes, make such a reply to it as will be creditable to themselves and a significant warning to the "bosses" who have so long stifled the real Republican sentiment of the State.

It is intimated that some of the Democratic leaders of New York are considering the propriety of passing a law giving the Legislature authority to elect the Presidential Electors without regard to the vote of the people in November next. Senator Hill is said to have characterized the statement that such a thing is contemplated as absurd, but it certainly would not be one whit more audacious than some other political outrages perpetrated by the Senator and his henchmen. If Senator Hill believed that the electoral vote of New York could in that way be absolutely secured to himself, without reference to the wishes of the voters as expressed at the polls, he would not hesitate a single instant to have an obsequious Legislature vest in itself the power to cast that vote. Even if not a candidate before the people, he might, with such a rod in his hand, compel his party to recognize his claims to consideration.

It is not generally known, we imagine, that this country has pensioners in all parts of the world. Official statistics show that there are permanent residents of forty-seven other countries who are drawing pensions, and that there are ninety-nine pensioners whose country is absolutely unknown. The total number of these foreign pensioners is 2,646, of whom 1,315 reside in Canada, 495 in Great Britain, and 403 in Germany. One such pensioner resides in remote Samoa, one is enjoying life in Bermuda, and two have found refuge in the Fiji Islands, whither their pensions follow them as regularly as the pay-day comes around. A bill is now proposed in the House which looks to the removal of these pensioners from the rolls, the proposition being that no pension shall be paid to any person who is not a citizen and bona fide resident of the United States, exception being made, however, in the case of persons traveling or temporarily residing abroad.

DURING the present winter, while the snow lies thick upon the ground, not a few of the large cattle-graziers of northwestern States have found it beneficial to adopt the method, for a considerable number of years practiced in Russia, of protecting the eyes of their herds by means of blue goggles. Travelers in eastern Europe, unaccustomed to the sight, have been frequently amused at seeing some thousands of cattle meandering about in the snow with the aid of blue glasses. This has been found necessary in consequence of the reflection of the light upon the snow being so blinding that immense numbers of valuable cattle have been attacked with ophthalmia. Such has been the demand for these glasses in Vienna, where they are principally manufactured, that the supply this winter has been exhausted, and it has been found necessary to obtain additional supplies from Paris and London. Now that the novel idea has been adopted on this side of the Atlantic, and with the best results, the probabilities are that it will become more or less universal within the snow limit.

It is by no means creditable to some of the alleged friends of Mr. Blaine that they persist in declaring that his letter withdrawing his name from the Presidential race was insincere, and that notwithstanding its publication, he really means to be a candidate. Mr. Blaine does not deserve such treatment at the hands of his friends. He has done nothing to justify the slightest suspicion as to his sincerity of purpose. For at least eight years he has not encouraged in any way whatever the belief that he desired the Presidential nomination, and when he now says in explicit terms that his name will not go before the national convention his declaration should be accepted as final. It may be said in the same connection that the gossips who are filling the newspapers with statements that Mr. Blaine proposes to withdraw from the Cabinet fully deserve the very emphatic rebuke which he has recently bestowed upon them. The Secretary of State may be supposed to know his own mind, and when he declares that the reports in question are unfounded, that the whole story is "an infernal lie," it is sheer presumption for any one to persist in statements to the contrary.

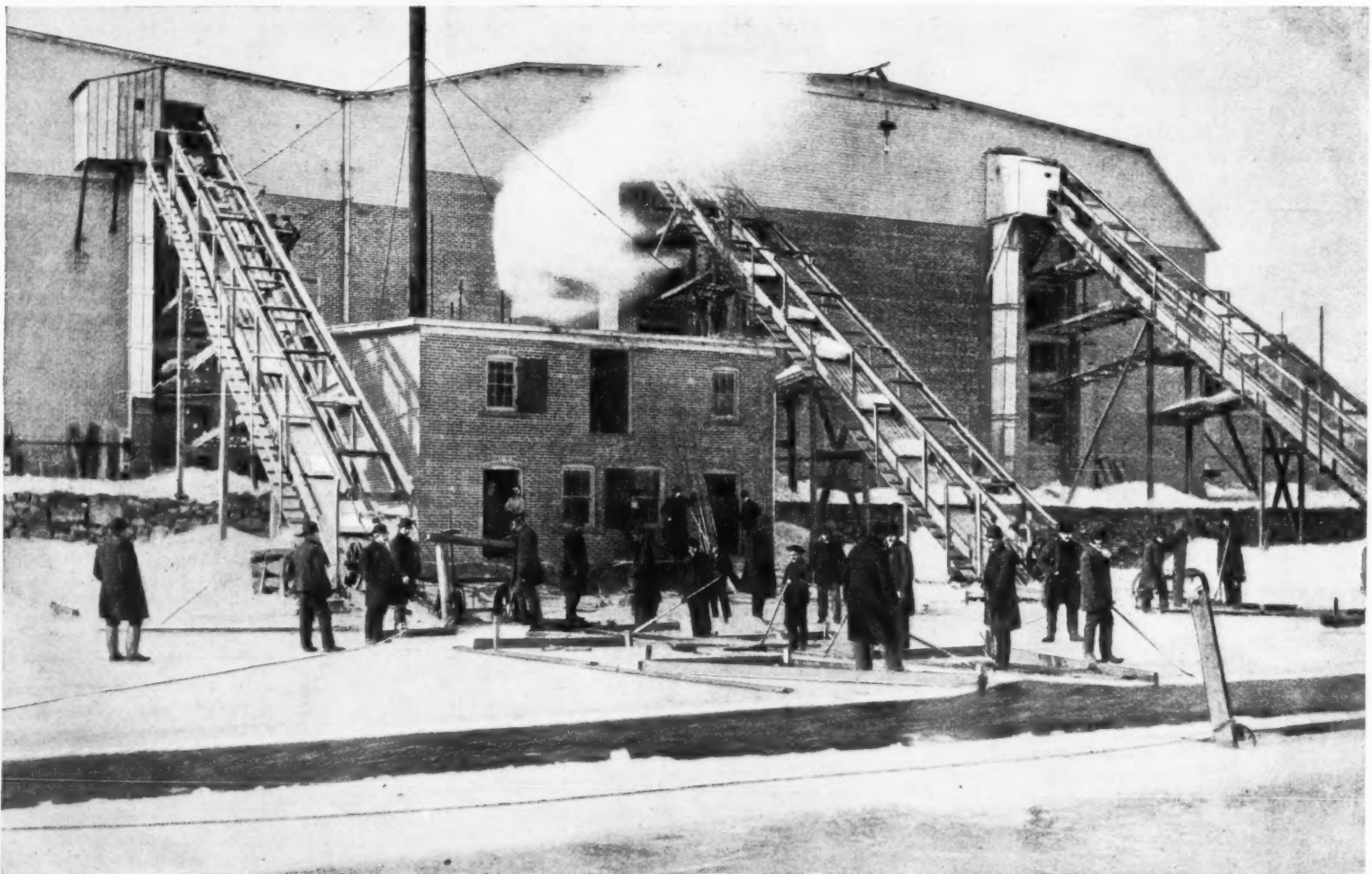




SAWING BLOCKS OF ICE.



FLOWING THE ICE.



AN ICE STORE-HOUSE.



MARKING OUT THE CAKES.



FLOATING ICE THROUGH CHANNEL TO ICE-HOUSE.

GATHERING THE ICE HARVEST ON THE HUDSON RIVER.—REPRODUCED FROM PHOTOGRAPHS TAKEN EXPRESSLY FOR "FRANK LESLIE'S WEEKLY."—[SEE PAGE 64.]





## HAVERLY'S MARBLE HEAD.

BY ROBERT C. V. MEYERS.

**H**AVERLY, the day he arrived in Berlin, in the last of his six months' run of Europe, sat down and wrote his usual weekly budget to his *fiancée* over in America. He went out in the early dusk to post it, after doing which he thought he would stretch his legs before returning to his hotel.

"And, by the way," mused he, "I may come across something for Edith. I am afraid I shall reap a multiform blessing from Dr. Ash for turning his house into a museum. But if a daughter likes a thing a father has no right to complain."

Expatiating thus logically he turned into the Friedrich Strasse. He stopped in front of a print-shop. While gazing in at the window he suddenly started and looked around. He could have sworn that he heard his name whispered agonizedly, pleadingly. But no one was near him. "Thinking of

Edith conjures up her voice," he smiled. And yet the trifling incident left an uneasy feeling, foolish as it may seem. He turned away from the shop window. He knew that he must go to the right in order to reach his hotel, yet an impulse to go the other way caused him to wheel about to the left. He had walked a couple of hundred yards when the impelling influence left him, or his will shattered it. He looked up. He had halted before a narrow shop, or, more properly, a long entry-way utilized as a room for the sale of sculpture, a head of white marble glimpsing from the glass panel that did duty as a display-window telling the nature of the merchandise within. There was no light in the shop, and it was now nearly dark outside, so Haverly went closer to the pane of glass to see the head distinctly.

"Impossible!" he ejaculated. "A likeness of Edith here?

And yet it is a maturer face, older, and oddly ghastly even for marble."

This piece of art-work was not a bust, properly speaking—merely a face and part of a rounded throat, jagged and unfinished at the base—a sweet, soft face with frozen peace in the countenance, as of one half-sleeping and half-hearing music.

"If money can buy this Edith shall have it," decided the critic, plunging into the place.

Inside it was darker than outside. A black opaqueness moved toward the intruder. Haverly took this to be the proprietor of the shop, and accordingly explained his errand. There was a laugh.

"The head is not for sale. I decline to say whose work it is. It is not for sale," and the laugh again cut Haverly's ear. "But I have something which I *will* sell," and the blackness raised its



arm, snapped its fingers, and the long slip of a room was flooded in light. "You are astonished at my mode of making an illumination? Many people can ignite combustible ether with their finger-tips."

Haverly was looking at a tall, thin man with symmetrical features, the eyes red hazel, the nose pronounced, the lips full and red—too red—the face positively white, a jet-black beard covering the lower part of it, while a thin mustache curved out across the cheeks. The hair on the man's head was as black as his beard and bushy eyebrows, and was crisped into tight curls, one of which lay on the massive forehead, directly between the brows, where, as the wearer gesticulated, it writhed almost like a little black snake. His dress was peculiar—a flame-colored fez covered the back of his head, while a long, full gaberdine of velvet of the same hue enveloped his form from head to foot. A strange, sickening odor permeated the apartment.

"The tobacco I use is very strong," pursued the sculptor, as though Haverly had pronounced upon the vitiated atmosphere. "I threw down my pipe when you entered; it must be burning still. There is sulphur in the ground where my tobacco is grown."

A second time he reached his hand aloft, sprinkling something into the gas-jet above his head. Immediately a myriad of tiny stars flashed up, to fade and exhale a pleasant aroma.

"Only frankincense," the strange man went on. "The same that holy churches use for purifying purposes. And now let me show you my work that is for sale."

He led the way to the back of the shop and pointed to a plastic study—the recumbent figure of a young boy, prone upon his back, the head thrown down over a sharp stone on which the neck rested; long, fair wings crumpled and broken beneath him, a shattered trumpet clasped in both hands.

"Dead Gabriel!" said the sculptor. "Hail you consider that sacrilegious? Observe the expression of the mouth, quite pitiful and pitiable. I am pleased with that expression. You would say that at least I am guilty of an anachronism in making Gabriel a child? Who knows? The purer we are the more childlike we become, you know, sacred writ being constant in its asseverations of the perfect power of childishness. This is for sale."

Haverly had recovered from his astonishment. With something of repugnance he turned away from the dead angel herald and made it patent that he wanted the head in the window and nothing else.

"But I have said that I will not part with it. Look!" The sculptor ran and fetched the marble and ran his long, curved fingers over it until Haverly frowned. "This is very lovable," the man was saying. "I call it 'Memory.' It is scarcely a German, a French, or an English face; I should say American—that potpourri of all facial individualities. The mouth is positively kissable."

He lifted the white, pure lips to his own so full and scarlet, till the witness of the act longed to knock him down. He restrained himself, however, and entered into a course of coaxing for the possession of the marble head, which the more he examined the more he discovered in it a resemblance to his promised wife, and the more something demanded him to remove it from the keeping of its present owner.

But the sculptor would accept of no price for it. He became inordinately cheerful and calm as he found the other growing warm and excited over the bargaining. I am afraid to say how much the young man offered for that head, and all to no purpose. Its possessor would not give it up, while he kept on expatiating on its rare beauty, pointing out those excellences which a lover would own to himself to having discovered in the face of the woman of his choice.

"And it is not finished, either," concluded the sculptor. "See the taper little throat, how cruelly jagged it is—almost as though a hacking knife had severed it from the shoulders, eh? What would it be if it were finished!"

It became sickening at last to listen to the man, and Haverly tried to turn his attention from the subject—he wanted him to put down that white face over which his hands roved all the time. And then he said, when his efforts were unavailing:

"Perhaps you will think better of my offer to-morrow. If so, call on me. Here is my card."

"Mr. Robert Haverly, Philadelphia," read the sculptor. "So you are a Philadelphian! My name is Tausendfeu. German? No; part German, part French. I dare say you are translating that name as you hear it—Thousand-fire, is it? But I shall not alter my mind. I shall not part with my 'Memory.'"

He began a further exposition of the manner

in which he regarded his "Memory," and Haverly walked to the door.

"Hold!" called a sharp voice, and the red-hazel eyes were bent scrutinizingly on his. "You evidently admire this head for more than a mere work of art. You perceive in it an accidental likeness to some one whom you know—some one you know very well, eh? Ha! ha! ha!"

What excited his merriment Haverly was at a loss to know, but the laugh was the most exasperating utterance that had ever issued from a man's lips.

"As I am a Christian!" belligerently began the young man, when the other took him up with:

"As I was once a Jew and tired of a mere historical abstraction; and as I might be a Christian if I could accept the most beautiful sentiment the world has ever felt; and, lastly, as I am nothing but what the world and the flesh have made me, I beg the pardon of Mr. Robert Haverly, of Philadelphia. That is a charming city, Philadelphia; so quaintly regular in its plan of streets, so exclusive in a social sense. I have been in your city. I am acquainted with its characteristics. I was a student there; studied anatomy at the academy to help me in my sculpturing, you know. Ah! you will go? But do not think that I will let you have my 'Memory.' And, again, forgive my merriment—evidences of the tender passion always excite my risibilities."

Haverly's last look showed the man with the marble face held close to his own.

In the open air the American realized the ridiculousness of his whole course of behavior in the matter. And yet the face was so like an idealization of Edith's—as Edith might be a few years hence. By the time he reached his hotel he would have said that he no longer cared—that he hoped never to see the marble head again, would rather not have the ghastly thing.

That night he awoke amid flame—there was a fire close at hand. Strange to say, the first thought that flashed across his brain was that the marble head was in danger. He dragged on his clothes, convincing himself that he was merely curious to note if the Berlin fire department was an improvement on that of Philadelphia.

He was in the street. People were turning into the Friedrich Strasse. He edged his way through the crowd and gained a point of vantage. The narrow shop with the great building over it was a glowing, crackling mass. And once more back of the panel of glass, tongues of fire licking at it, creeping closer to it, was the pure, white "Memory."

Insane as he counted the action, Haverly leaped over the ropes that kept back the on-lookers, wrapped his fist in the skirt of his coat, and dashed it through the glass. The next instant he had seized the marble head. In that dangerous locality he paused, for above the roar and rattle he thought he heard a harsh laugh, he thought he saw far back in the shop, amid the smoke and fire, a head surmounted by a red fez that appeared like a part of the conflagration, a pale face with scarlet lips, a writhing tress of hair upon the forehead, a pair of glittering eyes fastened intently upon his own.

And then the roof had fallen in, and the place was a fiery furnace. The marble head hugged up to him, pushed and threatened, scorched and bewildered, Haverly was soon on the outskirts of the mob. And there he came across a group of men and women gathered about a distracted creature who clasped to her bosom the body of a child, the fire lighting all up.

"Think of it," a voice said; "the man was not only a sculptor, but a robber of graves—a resurrectionist. He positively rifled the grave of the Frau Magistrate's little son and carried the body to his shop, where he posed it for a model. He was too poor to hire models, owing every one in Berlin, and only here a few weeks too. The police traced the body to-day and watched for the wretch. It is said that he set fire to the place in order to hide the evidences of his crime. And he is either burned up or escaped."

Haverly leaned over and looked. The dead child was a fac-simile of the "Gabriel" that had been offered to him, some white feathers clinging to the sheet that partially covered the slight form appearing to give truth to what he had just heard as to the use to which the body had been put by the sculptor.

In his room the young man inspected the marble which he had rescued. It was uninjured; the flames had not touched it.

Hark! was that his name murmured as he had heard it murmured when he stood at the print-shop window? Maybe he had sighed involuntarily and his sigh had sounded like that. He threw his handkerchief over the head.

For two or three days he haunted the ruins

in the Friedrich Strasse; he could not say but that his imagination alone had placed that smiling face there amid the flame. Herr Tausendfeu was probably safe and in hiding. And then a peculiar unrest seized him; something urged him to go home at once to Edith. Of course it may all have been occasioned by the first day of his stay in Berlin, when the nonsense of for an instant imagining that he heard Edith pronounce his name had caused his subsequent morbidly nervous state. Yet, account for what he might, the desire to be in America once more was not weakened. He listened to a perfect opera; he saw the pageantry of the court; he tried to understand the architecture of the city, and to appreciate the greatness of Bismarck. And all to small purpose. He would return from his seeking after a panacea for his nervous condition and sit in his hotel jaded and excited, and, uncovering the marble head, would sink into a reverie in which dreadful happenings to Doctor Ash's daughter held pre-eminent place. Indeed, the possession of the head may be said to be the signal for the advent of all sorts of miserable fears and fanciful conjectures, and all touching upon peril to Edith. He had not seen her for six months, heard seldom from her because of his many changes of residence. Was she ill? Suppose that at that very moment her face had grown into a startling likeness to the stone face before him—the face of one dead! Horror! And then all the stories he had heard of souls searching for and finding beloved ones far away—souls newly disembodied! Had he really heard his name that time as he stood in front of the print-shop?

He bore it a week longer, and then, willing to acknowledge himself a weak and superstitious man, he paid his bills and was on the way home. But he had the marble head with him. And not only did he not trust it with the rest of his luggage, but he had it in his state-room on the ship, arranging it in the frame of the swinging-lamp in the ceiling. He could not part with it; it had exerted a peculiar proprietary influence over him from the first, and he tried to reason that its merits as a work of art and the accidental likeness accounted for that. He knew how often a careless word, a simple song, will take us to those long separated from us and create a wistfulness such as nothing short of positive meeting with the suggested ones will satisfy. And if a word, a song, why not the resemblance which he chose to find in a piece of sculpture?

An ocean week and American shores and the custom-house searchers.

Haverly went to his state-room for his portmanteau and his marble head. There was a man in the closet-like apartment—a sailor contemplated the head suspended in the lamp-frame. He turned with a start, tipped his hat, and passed out.

"Upon my word!" stammered Haverly, gazing after the slouching figure, "I should say that Herr Tausendfeu has sailor relations. Yet, if I keep on at this rate I shall narrow men and women down to two types—all the women resembling just one dear woman, all the men one man."

In a little while he was in Jersey City, was on a train, had rolled in at the Broad Street station in Philadelphia. Outside the grill, among those who waited for friends—Edith.

He flew to her, her brimming eyes the eloquence of what she felt.

Yet Edith was woefully white and sad; not the blooming girl he had parted with the day he left America. He asked no questions. They were in the carriage bumping over the cobblestones, her hand in his. The carriage stopped.

"We are at home," Edith said. She led the way to the library. "Listen to me!" she cried, excitedly, before he had a chance to speak. "You have noticed the change in me! Yes, and I have wanted you sadly, for I have had trouble. I have wanted you, I have called for you when I have been most beset."

"I believe that you called for me," he said.

"Why do you say that?" she demanded.

"Go on, please!" he returned.

"For months I had been worried by the attentions of a man whom I do not know even by name. He waylaid me in the streets, he loitered about the house, he sent me letters. Papa did what he could to put an end to the annoyance, but we were forced to be quiet about it for my own sake. For two months these persecutions have stopped, the man being apparently frightened away by the detectives. His surveillance of me made me nervous, the cessation of it did not give me the relief which might be expected. For I have been tortured with the fear that the man is only in hiding, and that he will yet wreak his vengeance upon me. And, strangely enough, in that vengeance I see you beside me—he might find out your relations to me, and now you are at home once more may turn his spite on

you. Yet, nervously thinking of the possibility of this I was constantly harrowed with the desire to bring you back to America, my fear and trembling assuming such preposterous proportions as to suggest to me one day some three weeks ago, as I sat here reading, that possibly the man knew of you, had found where you were, had gone in search of you; for in his last wild letter to me he had said that the memory of me should never leave him, and that I should belong to him and him alone."

She put her hands before her face, visibly trembling even now, as she recalled the man's words. But Haverly was musing, though scarcely calmer than she.

"The memory of you should never leave him!" he murmured. "Edith, you say it was about three weeks ago that your fear suggested the man's going after me?"

"I called aloud for you that day."

"You do not remember the day of the week?"

"No. What does that signify?"

"Was it in the early evening?"

"No. It was, I should say, about one o'clock in the afternoon. I recollect the bell for luncheon putting an end to my reverie."

"One o'clock in the afternoon!" He struck his hands together. "There is about six hours and a half's difference in time between Berlin and Philadelphia—one o'clock here would be about half-past seven there—early evening."

"I do not know what you mean."

"No matter. When did these attentions from the man begin?"

"About the time you left America—six months ago. And papa—oh, I forgot; papa could not come to meet you to-day; he had a sudden call to the hospital where he is a consultant. And—and—oh! there is something more."

"About the unknown man?"

"No. You know that mamma died when I was very young. She lay in a church-yard where she used to love to go and sit. Papa recently built a vault in Laurel Hill and removed mamma's body to it. They tell me that her body was petrified—all except the head, which had crumbled into dust. This, in my present overwrought condition, has appeared horrible to me, and has left a terrible impression upon me. But now that you are with me," and she smiled in his face, "I shall soon be my old self again. Shall I not?"

Haverly, to distract her thoughts from her recent troubles, opened his portmanteau.

"Edith, while I was in Berlin I came across a piece of sculpture—Why, what is the matter?"

She had looked into the bag, and then fell senseless at his feet.

He snapped the bag shut and called loudly for assistance. When Edith had revived, with shaking fingers she took from her neck a medallion. "This is mamma; they say I am like her."

Haverly held the medallion in his hand and gazed fixedly on it. Then he gave it back to her. He wondered how he could be so cheerful and say to her that she was nervous indeed; that while the marble features were strangely like those of her mother and herself it argued nothing more terrible than that an artist's ideal of beauty should exist in flesh and blood; and rattled on about Galatea, and had the satisfaction of cheering Edith until he heard her laugh.

And then her father came in and they had a merry hour.

At last Haverly arose to go to his own home. The doctor offered him a lift in his carriage, as he was on the way to visit a patient. Once in the carriage Dr. Ash's cheerful aspect underwent a change.

"Of course Edith has told you of her unknown admirer," he said. "He will trouble her no more! I purposely proposed coming with you in order to show you the end of it all. We are going to the hospital."

Into this hospital the two in a few minutes were conducted.

"The man was found in a freight-car that came from New York a little while before your own train arrived. He was probably coming back to worry Edith. He was fearfully crushed by some displacement of the freight. He died soon after his admittance to the ward. There is nothing about him to tell who he is, though he somewhat resembles a student I used to see at my clinics."

There lay the man who had persecuted Edith Ash with his love!

"Did he wear sailor-clothes?" was all that Haverly could say. They pointed to a common business-suit hanging on the wall, a sailor's hat above them.

"Did any one cut off a little tight curl that lay between his brows?" he next asked.

Nobody had touched the man's hair, though a lock had apparently been burned off.

"Are you endeavoring to establish his identity?" queried the doctor.



Haverly walked toward the door.

"Are you ready to go, doctor?"

Once more in the carriage he recited the story of his first day in Berlin. He opened his bag and took out the marble head—only to see Dr. Ash shrink from it and then give some new directions to the coachman.

Haverly put the head back into the portmanteau and looked at his companion.

"Wait!" said the doctor, huskily; "wait!"

Not a word was exchanged between the two for some time, and Haverly wondered where the doctor was taking him. He looked from the carriage-window; instead of anxious, hurrying pedestrians he saw the pallid shafts which tell where tired feet are resting from the ceaseless round of weariness; where hearts are pained no more; where body and soul have at last found what each was to the other.

The coachman reined his horses before a new vault.

"Bring the valise," Dr. Ash said.

He led Haverly into a granite chamber, opened several locks, drew forth a stone slab.

"There is nothing ghastly, Haverly—and believe that I do this reverently. Give me that piece of sculpture."

He laid the marble head beside what appeared to be a torso of stone.

"See," he whispered, excitedly, "it fits the very grooves corroded by time. Had this been the head of my dear wife's petrified body it could not fit more accurately—the neck is as though severed from the shoulders. Was Herr Tausendfeu the mad lover of Edith? What did he know of this petrification? And who and what was he?"

When they were once more outside, Haverly got a stone, placed the marble head on the ground, and crushed it into fine fragments. These he gathered up, and beside the wall of the vault he raised a sod, placed the white fragments there and covered the greensward over them.

"You know as much as I do. Let us go to Edith," he said.

## ICE-BOATS AND THE EMPIRE STATE EXPRESS.

FAME has awarded no frost-covered crown to the inventor of the ice-boat, but if it had, the Indian hunter who dragged his sled across the ice-field in search of fish or game, and spread a sail of deer-skin on his spear and bow and sailed serenely home before the wintry gale, would undoubtedly have been entitled to it, just as the Esquimaux sliding over the ice on sharpened pieces of bears' skins might claim the invention of skates.

The traders of the Hudson Bay Company improved on the Indian sled-boat and evolved one which flew over their northern icy bays and beat the skaters who packed their goods to market quite out of sight, and although our modern ice-boats are used for pleasure alone, they are but a simplified evolution of those old-time fur-carriers of the North.

Shrewsbury River is a grand rendezvous of ice-yachts, but the middle Hudson is their ideal stamping-ground. The former locality gets a clean sweep of wind from the lower New York Bay and the Atlantic, but the winds there are comparatively steady to the roaring blizzards that romp down the mountain sides of the Hudson and send the ice fleets flying away like coveys of quail before a hunter. Beginning with Nyack and Piermont the bays and smooth reaches of the river are dotted all the way up with ice-boats on any windy day, but it is from Peekskill to Poughkeepsie that the sport shows most activity, and it is at the latter place that the great ice-yacht race for the challenge pennant of America was sailed for twenty-five miles on February 5th, and won by Mr. J. A. Roosevelt's *Icele*, after beating such wintry fliers as the *Blitzen*, *Dragon*, *Scud*, and *Haze*.

Sometimes the ice-boats await the arrival of their owners on the express trains from New York City at a point down the river, and after a quick embarkation carry them home at a gait that leaves the engine a veritable "puffing billy" in the rear. This winter, however, the Empire State express has caused a change to come over the dream of the ice-yachtsman, and steam is not so far in the rear. This flier, leaving the city at 9 A.M., reaching Buffalo at 4:40, in 504 minutes, or at the rate of 52½ miles an hour, is the fastest train in the world, and a foeman worthy the ice-yacht's steel. When they meet with a gale to the white wings' liking, the wind-worried hill-tops witness a race worth the seeing—one in which the ice-boat's windward runner is half the time in mid-air, and engine "862" throws a plume of steam and smoke a half-mile to the rear—a race in which champion skaters are but an incident in the landscape.

## IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them without charge when their wishes are clearly specified.]

THE pages of the importer's sealed book are gradually being opened, and one by one the spring fancies are disclosed to eager and hungry eyes. The first invoices of cottons and gingham are lovely in both coloring and design, and the embroidered batistes are lovely in the extreme. A certain Broadway window presented recently a most charming spring-like effect in its decoration of violet hats. The shapes were mostly with narrow flat brims and low crowns, made entirely of the green stems, interwoven with wire. The trimmings were clusters of the most natural-looking violets intermingled with loops of green satin ribbon. Rumors from gay Paris report that many of the spring hats will take the befeater shape, which will be made in chip and straw as well as in velvet. While violets are the favorite flowers for spring millinery, mauve and white lilacs come in for a close second in popularity; then follow pansies and narcissus and hyacinth. It is so much more in keeping to follow the seasons in the way of flowers than to wear nasturtiums in March. Lace, too, will be very much used on hats and bonnets, especially the coarser kinds, like *point de Venise* and its imitations. It is also rumored that the Directoire style is in favor again in Paris, which will bring the sash into requisition, the prettiest form of gown being that which has a wide revers crossed under a broad sash tied at the front in large bows and ends. In fact, there is scarcely a gown to be seen without a sash of some kind; it may be only a folded ribbon round the waist terminating at the side in a round bow, but as bodices in the main terminate at the waist, they consequently require some special finish of this kind.

With street costumes, however, the long basqued coat will occasionally be favored, as it is such a suitable fashion for tweeds and homespun. Some especially handsome street gowns are already being put forth for spring wear; one, for example, is made in smoke-gray tweed, faintly streaked with lines of turquoise blue and olive green. It has a plain skirt fastened round the hips on to a vest of turquoise blue cloth, which buttons invisibly, while the coat is a cunning little Eton shape, with revers formed into jabot-like pleats. Another, made of an eminently masculine tweed, is in light fawn color, with small decided checks of brown interlacing each other upon its surface. It is effectively made in the severe style of the ultra-long three-quarter coat, reaching quite to the knees,



HOUSE BODICE.

tight-fitting and buttoning over on one side, with just a sable boa at the throat and sable edgings to the sleeves. A diamond-patterned tweed in black and gray, with tiny, almost invisible flecks of red and green on its surface, is made with a coat cut away on the hips to reveal a waistcoat of black cloth, and an inner shirt of foulard which takes the form of a cravate.

An extremely pretty house bodice is illustrated, and may be readily adapted to any soft fabric. It is represented in ruby-red surah combined with a gray gauze in bayadere stripes, with a trimming of galon embroidered in gold and imitation rubies.

Satin is becoming a favorite again as a trimming for gowns, and on a black stuff dress it is

quite invaluable as a trimming, for its influence at once brightens the most dull and sombre materials. Narrow ruches of satin ribbon will be very much used round the hems of plain skirts for warm-weather dresses, and very effective they are besides being quite economical. I saw it carried out in a pretty home dress for a young girl, which, by the way, is a class of gown always much in demand. It was made of stone-gray crêpon with a pointed corselet belt laced over a chemisette of white silk. Above this belt came short jacket fronts of crêpon bordered with gray velvet, and over the full sleeves, which were made of white silk, were short, wing-like sleeves of the crêpon, edged with the velvet. The skirt joined the belt round the hips, under a full sash of white silk, which tied at one side of the front with long bows and ends, and the hem was edged with a ruche of gray satin ribbon about an inch and a half wide.

Among the new designs in ribbons for spring use are those of grenadine, which are really beautiful. Some show a satin edge a half-inch in width, in light and dark shades of the same color, or again the edges will be in two harmonizing colors.

ELLA STARR.

## "BERTIE."

THE royal heir beshrined slept in state,  
The flags at half-mast seemed to bow and weep;  
St. Paul's bell that tolls only for the great  
Moaned long, as if its grief it could not keep.

The sad news, like a cruel tide of woe,  
Spread quickly o'er the world. As speeding birds  
Fly, messages that could a kind thought show  
Were sent, embalmed in sympathetic words.

But there's one message history will claim,  
And every country cherish and revere;  
It shows a heart behind a royal name,  
And in the words a tender, human tear.

It is the Prince's message to the Queen:  
"Oh, mother, Clarence, my dear son, is dead!"  
Signed, "Bertie."—With no royal gleam between  
His mother's grown-up boy and what he said!

Between all sorrowed ones a kinship lies  
That links them in a common brotherhood;  
Not nature's friendships—even love's own ties—  
Were half so tender or were half so good.

'Tis Sorrow, Love's own tender-hearted bride,  
Who gently touches each heart's answering chord,  
And setting them attune, at music-tide,  
Finds each responsive echo her reward.

What volumes does that one word—"Bertie"—tell!  
The nearness of the palace to the cot,  
The cradle to the crown. And it is well  
That sometimes sorrow makes all else forgot.

MARGARET ANDREWS OLDHAM.

WASHINGTON, D. C.

## LIFE INSURANCE.

THE disclosure made in the trial of Mr. Greenwood, ex-treasurer of one of the fraudulent benefit orders in Boston, corroborated what I have said regarding the methods of these fraternal insurance concerns. Greenwood was charged with the embezzlement of thirty thousand dollars belonging to the order. One of the witnesses was Greenwood's successor to the treasurership of the concern, and he testified that he paid the board of directors twenty thousand dollars in cash to resign and leave the control of the concern in his hands.

The Superintendent of Insurance of this State, Hon. James F. Pierce, in a recent hearing before the insurance committee of the Legislature at Albany, spoke in the plainest terms of denunciation of the endowment insurance concerns which have been denounced so repeatedly in this column. In his statement he corroborated what Superintendent Merrill of Massachusetts has repeatedly said regarding the dangerous character of these institutions.

Superintendent Pierce said he believed in assessment insurance as properly conducted, but assessment endowment insurance was a pernicious system, and any legislation looking toward the legalizing of it in this State would result in disappointment to all who invested in it. The assessment endowment companies referred to are those of the bond variety scheme, which promise to pay to the member of the association a certain amount of money if he survives a certain term.

Superintendent Pierce also insists that the Legislature make it impossible for any assessment company to write a certificate apparently agreeing to pay five thousand or ten thousand dollars of insurance in the event of death, while in reality only paying such an amount of insurance as might be realized from the assessments, dues, etc., sometimes aggregating not a fifth of the insurance expected and mentioned in the policies.

The recommendations of Superintendent Pierce are well worthy the attention of the Legislature, and I call my readers' attention to them because they will shed light on the methods of some companies which seek business at very low rates and offer very little security.

I call the attention of my readers to the annual report of the statement of the Home Life Insurance Company of 254 Broadway, New York. It must not be confounded with other companies which use the name "Home," which do not compare in standing and strength and excellent management with the old Home Life. It makes an excellent statement of its business during the past year. Its assets approximate nearly eight million dollars and its surplus is over \$1,567,000. It has over sixteen thousand policies representing over thirty-two million dollars of insurance in force. I am especially pleased with the character of its assets and the manner in which they are invested. The annual statement does credit to President Townsend, Vice-President Ripley, and the other managing officers of the Home Life.

BELOIT, KAN., FEBRUARY 1ST, 1892. *The Hermit*:—I have continually read your advice on insurance, but have never yet seen what I am looking for. Will you please advise through your Frank Leslie column of the following points: 1st. Am 29 years old, in good, moderate circumstances, and I want to get my affairs in such a shape that in later life I can make my life independent of fickle fortune. 2d. What kind of insurance policy is best to get cash from money-lenders in the event of my losing my all in older age. I want to know which kind of a policy I can get the biggest amount of cash in case of immediate need. 3d. Do you think if I take out a straight life insurance policy and pay up in full for whatever money I want to put in this year and get a paid-up policy, it is as good as any other form, or do you think it best to make ten yearly payments each year for ten years? My question is this: Is it best to pay spot cash each year for what you buy and then if I don't want to spend any money next year to leave it alone until such a year as I again can afford to invest? 4th. What kind of policy pays the biggest per cent. as an investment? 5th. Is there any New York company that will accept each year for ten years a specified sum, say \$100, and that is without carrying life insurance, and then after ten years give a paid-up life insurance policy for such amount as would give for the same as though I commenced at present age (29). What I mean is, if by paying for ten years and not have life insurance during the time. But at the age of 39 want the total paid in with its earnings charged for a paid-up policy. With many thanks for past enlightenment.

Yours truly, S. A. M.

Ans.—(1) You do well to think of life insurance as a preparation for the future. (2) The kind of policy you want will depend upon your circumstances. If you want to get a policy upon which you can obtain a loan, try one of the bonds issued by any of the three great New York companies. (3) Your question is somewhat ambiguous. A straight-out life policy would, of course, be the cheapest, but instead of paying for it all in a single year why not take a larger amount and make your payments smaller? Of course there may be a difference of opinion in this matter. You must judge for yourself. (4) One of the bonds of the New York Life, the Mutual Life, or the Equitable Life would perhaps bring you the biggest returns. The Mutual Life will give you what you seem to want—that is, an annuity. For instance, at your age of 29, by paying \$148.70 a year for ten years you would be entitled at the expiration of ten years to an annuity of \$100 per year, which means that for the rest of your life the company would annually give you \$100, besides the profit of a few hundred dollars that would accrue on the annuity.

PHILADELPHIA, JANUARY 30TH, 1892. *Hermit*:—Will you kindly give me, through your column, any information you may have regarding the standing of the Preferred Mutual Accident Association of New York? to oblige,

R. P. M.

Ans.—The Preferred Mutual Accident Association of New York has made a very favorable statement of its business of late. It numbers among its officers some men of prominence and wealth. I have criticised some of its statements, but of late I am told that it is being conducted with great care and success.

DETROIT, MICH., JANUARY 20TH, 1892. *Hermit*:—I have been much interested in your life insurance column. I have a policy in the Bay State Benefit Association of Westfield, Mass. I would consider it a favor if you would give me your opinion of the company, and if it is a good, sound company.

Respectfully yours, H. D.

Ans.—The Bay State Benefit Association was organized in 1881. Its total income was \$459,000, and its disbursements only \$443,000. It had losses in process of adjustment amounting to nearly \$100,000. It is an assessment company. I should not recommend it as the best company to insure in.

MIDDLETOWN, N. Y., JANUARY 26TH, 1892. *The Hermit*:—Will you kindly give me your opinion of the Provident Savings Life Assurance Society of New York? Do you think they are a strong company? And do they meet their death losses promptly? I take great interest in reading your insurance articles. Any information in regard to this company will be gratefully received. Very truly, F. B. H.

Ans.—The Provident Savings Life Assurance Society of New York is a stock company with a paid-up capital of \$100,000. Its total income during 1890 was \$1,543,000, and its disbursements \$1,401,000. The death losses and policy claims resisted, according to the report of the company for 1890, were small. This is not as large, nor, in my judgment, by any means as strong a company as the three great New York companies that I have commended.

*The Hermit.*

WE were in error in stating, in a recent issue that the Childs-Drexel Home for Printers is located at Denver. Its location is Colorado Springs, that site being selected after a careful and painstaking examination by a committee of the International Typographical Union of the several portions of our country laying claim to exceptional healthfulness of climate. That Colorado Springs should have been chosen over all competitors need occasion no surprise in view of its acknowledged reputation as the world's foremost health resort and most delightful residence city, situated in the midst of scenery unrivaled upon the continent.





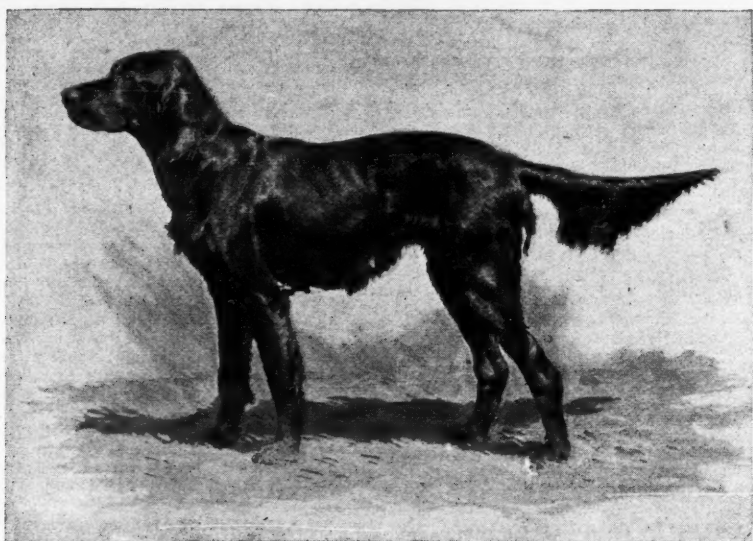
"SUFFOLK TOBY," FOX TERRIER.



THE ST. BERNARD, "LADY GLADWYN."



ENGLISH MASTIFF "BEAUFORT'S BLACK PRINCE,"



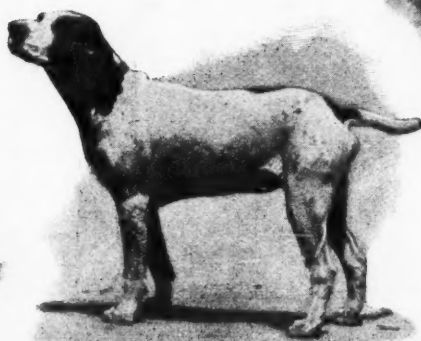
"RUBY GLENMORE," CHAMPION IRISH SETTER.



CHAMPION DEERHOUND BITCH "WANDA."



ENGLISH BLOODHOUND "VICTOR," LARGEST AND TALLEST IN THE WORLD.



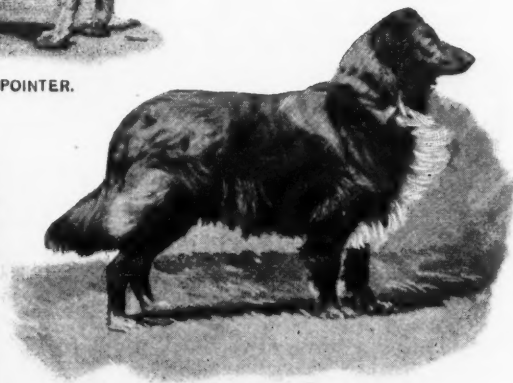
"NASO OF KIPPON," POINTER.



CHAMPION "JUBILEE," BULL TERRIER.



BLOODHOUND PUPPIES.

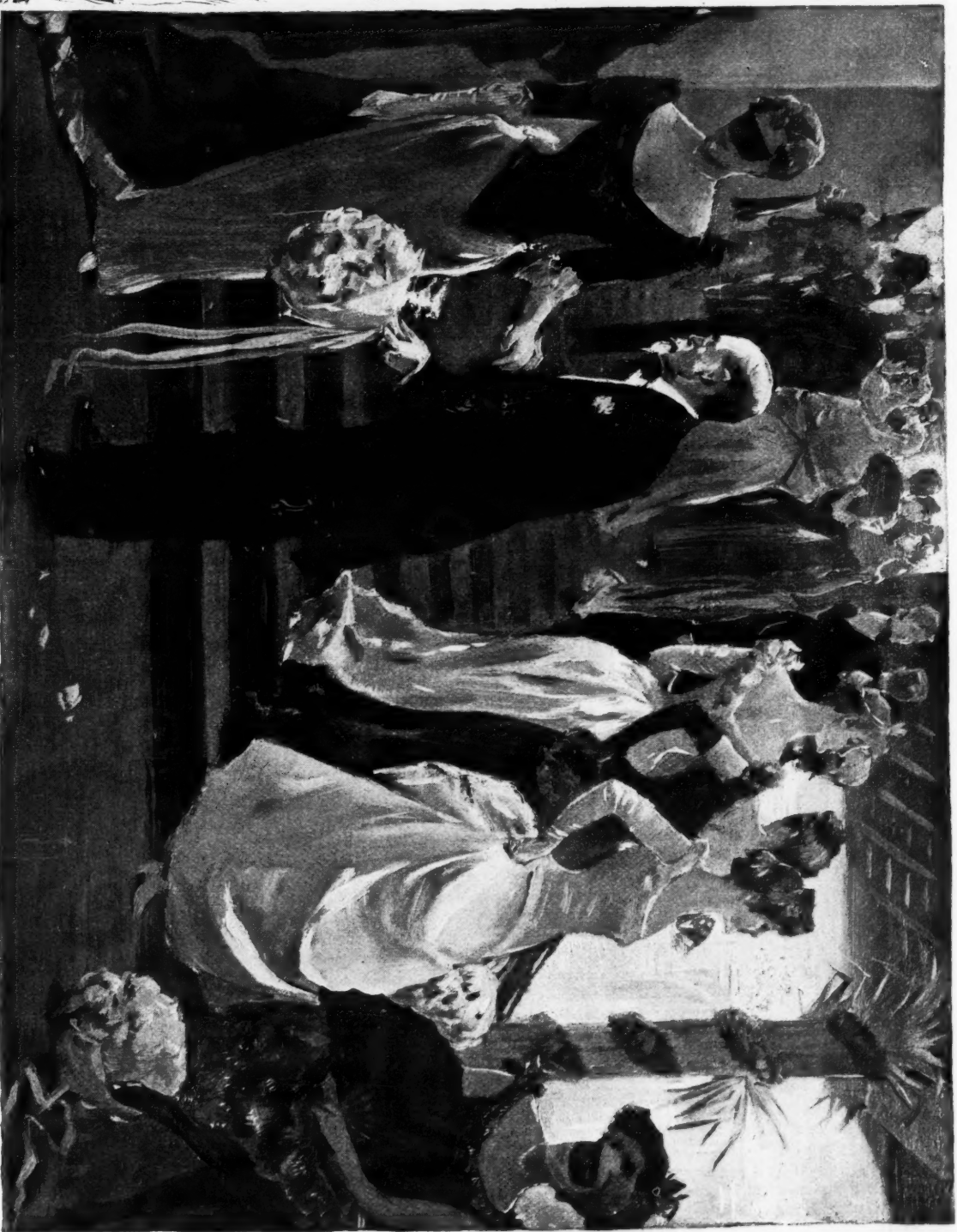


CHAMPION "FLURRY II.," COLLIE.





THE LADIES' DRESSING-ROOM.



ON THE GRAND STAIR-CASE.



A BOX PARTY.



PHASES OF METROPOLITAN LIFE.—I. A BAL MASQUE AT THE METROPOLITAN OPERA HOUSE.—DRAWN BY B. WEST CLINEDINIST.—[SEE PAGE 66.]

By West Clinedinist  
1892



## THE DOG SHOW IN NEW YORK.

THE bench shows for dogs have become firmly fixed in popular favor, and from the beginning of each year until early in the spring they have been held in the larger cities with ever increasing success. These shows were begun in America by the Westminster Kennel Club, which has its home at Babylon on Long Island, but is composed chiefly of New York men interested in field sports and the improvement of sporting and other dogs. We have borrowed from England our fashions in dogs, and from that country, too, came the idea of the bench show. Long before anything was attempted here in this way these shows had flourished in London and Birmingham and Manchester. When, therefore, the Westminster Kennel Club determined to inaugurate the bench show in the old Madison Square Garden the managers had the advantage of the experience of the English to guide them in what they should do, and they also took the wise precaution to invite the active assistance of several men who had been prominent in such matters on the other side. Such assistance is now no longer needed, as those who hold the various shows in America have acquired all the skill and experience necessary. And, as has been said before, these shows have become a successful institution.

At some places of entertainment great crowds go on account of a fashion, a passing *fad*, and not because they really enjoy what they pay their money to see or hear. Dog shows unquestionably have been and are fashionable, but surely it is a very small percentage of those who attend them that are moved to go by such a consideration. Good men and good women and even some not troubled with too much virtue are very apt to love dogs for their own sakes. Of course there are exceptions to such a statement as this, but those who are unmoved to respond to and reciprocate the affection and loyalty of the canine race are merely exceptions proving the rule. What wonder that we should love them? Their sagacity almost attains the dignity of intellect; their loyalty is beyond reproach, and their love knows no shadow of turning. When dogs are spoken of in this way purely bred dogs are meant, and curs and mongrels are left entirely out of consideration. And in only admitting to competition purely bred dogs is where these bench shows are doing their chief good. Baron Cuvier said that the domestic dog was the "completest, the most singular, and the most useful conquest ever made by man." Your genuine dog-lover would agree with the great French naturalist entirely in this sweeping statement, but he would qualify it by saying that Cuvier was right if he excluded mongrels and curs from the right to be called domestic dogs. In this the modern dog-fancier and breeder is, in my opinion, quite right. For some reason, which I do not pretend to understand, whenever one breed of dogs is crossed with another the result is that in the product all of the least desirable qualities in both breeds are blended in an exaggerated form. For instance, take the mastiff and the Newfoundland and cross them and the offspring is so likely to be an ill-tempered, treacherous, and untrustworthy beast that it may be set down to be a rule that such breeding will so result. This is the case notwithstanding the fact that the most prominent characteristic of the gentle mastiff is to afford protection to life and property, and the same instincts are only a little less prominent in the Newfoundland. This mingling of breeds is dangerous and hurtful, and produces an absolutely worse than worthless dog in ninety-nine cases out of a hundred, notwithstanding the fact that many of the well-recognized breeds have been made by a commingling of the blood of other varieties. It is possible, indeed, that all dogs came from the same wild source, but as they were domesticated in prehistoric times the naturalists are content to classify them as belonging to the same race as the wolf and jackal—social animals, hunting in packs. But the development of the various breeds from the primal source and from one another has not been a mere matter of chance, but during the last few centuries at least has been the result of experiments carefully conducted by competent men who gave to the subject much thought and attention. Men are no doubt conducting such experiments to-day, but their efforts are not recognized by bench show authorities until a new and undoubtedly distinct variety has been produced.

The cur and the mongrel, however, are casual creatures that should be stamped out of existence, and the bench shows are doing good work toward such a desirable end by showing that there is at once more honor, more pleasure, and more profit in keeping a dog dowered with a well-authenticated pedigree than in harboring one who as likely as not will reward attention with treachery and confidence with be-

trayal. The sheep-killers, the biters of children, the night-prowlers, and the denizens of the garbage-dumps belong to these unclassified miscreants, whose acts have sometimes brought disgrace upon the whole noble family. Any dog requires a certain amount of care. A good dog, a well-bred specimen competent to be shown with others of his class and worthy to wear the blue ribbon indicating excellence over other competitors, requires no more care than the unworthy creatures just mentioned. As no dog is eligible to a bench show unless he be registered in the books of the American Kennel Club, and as no dog can be so registered without an undisputable certificate of his pedigree, it will be seen that the chances for impure dogs to get into these shows are very small indeed. And even should the owner of an impurely-bred dog succeed in getting his animal registered he would be pretty sure to be detected by the judges, who have become marvelously expert in detecting the excellences which in combination make the perfect specimen of any variety. The method of judging by points also contributes toward the detection of any such imposition.

There are separate clubs for each variety of dogs, the collie club, the pointer club, and the fox terrier club, for instance. These clubs, composed of gentlemen interested in the breeding of dogs belonging to the special variety giving its name to the club, arrange the standard by which the judges shall be governed in determining the merits of the competitors. The pointer club, for instance, has determined that the standard of judging pointers shall be as follows:

Skull.....	10	points
Nose.....	10	"
Ears, eyes, and lips.....	4	"
Neck.....	6	"
Shoulders and chest.....	15	"
Back, quarters, and stifles.....	15	"
Legs, elbows, and hocks.....	12	"
Feet.....	8	"
Stern.....	5	"
Coat.....	3	"
Color.....	5	"
Symmetry.....	7	"

Total.....100 points

Now, any one with knowledge of pointers and an acquaintance with the kind of work they are required to do in the field will see the general wisdom of this apportionment. These valuations are supposed to represent a pointer who is structurally perfect and whose conformation fits him for his special work. This method of judging by points not only reduces the elements of chance in the awards given, but makes it practically impossible for any mongrel to win in any class, however nearly he may in a general way approximate the appearance of the class in which he has been placed. In the matter of encouraging the pure breeding of dogs the bench shows have unquestionably done a very great service.

In another way it has long been a question in my mind whether the bench shows did not do some harm. The disposition is very strong with us to strive to win cups, blue ribbons, and other trophies. The lance, even when aimed at the harmless iron ring, has gone out of vogue, and the knights of our day must show their personal prowess in the athletic field. To those to whom this field is closed there are left the dog and horse and poultry shows, in which, as breeders, they can compete against each other. It has therefore come about that many persons have become the owners and to an extent the breeders of dogs whose natural instincts they had neither capacity nor opportunity to train and develop. An untrained dog naturally loses something in the instinct or special intelligence which makes him valuable. The way we have managed to get such wonderfully intelligent sporting and working dogs has been by developing the natural instinct of each generation to its fullest capacity, and this a trifle intensified has been transmitted to the next and the next. When a dog is permitted to go untrained there is certainly a stop in this development of instinct, and even in that generation probably a decrease. Certainly the instinct must decrease just as it grew. I therefore hold that an untrained dog, however perfect in his structural proportions, should never be used for breeding purposes. As the bench-show committees do not take this question into consideration, for the reasons just given these very shows may now and again have encouraged the breeding of dogs to the detriment of the varieties to which such may have belonged. But this is a minor evil. No sensible man owning a very fine specimen is likely to permit this dog to go uneducated and thereby so seriously detract from his value. And as a matter of fact, so far as sporting dogs are concerned, it is of record that the best bench-show specimens usually give in the field-trial contests a very good account of themselves; and it has been several times the case that the setter or pointer carrying

all before him through a whole season on the bench has come out first also in the field. Mr. Dexter's pointer, Rip Rap, is a notable instance of a dog good both in the field and on the bench.

This of sporting dogs. As to working dogs, the collie, for instance, I am afraid that not so much can be said. I doubt very much if ten per cent. of the beautiful and symmetrical animals of this variety to be seen in the bench shows would have the faintest conception what to do with a flock of sheep, even though the most experienced shepherd in Scotland should be present to give command. These dogs are essentially working dogs, and it is a distinct fall from their high estate to become mere pets and house dogs. There are other breeds better suited for such purposes, and the useful collie should never have been bidden by the caprice of fashion to do such ignoble service.

The Westminster Kennel Club not only inaugurated bench shows in America, but the exhibitions conducted under its auspices have always been the most interesting and important. Occasionally, to be sure, in some one ring the competition at another show has been sharper, but as a general thing a winning at Madison Square Garden means more—has a more weighty significance. The entries are larger, the prizes more valuable and numerous, and the spectators greater by many thousands than anywhere else. It might indeed very properly be called the national dog show. Each year there has been a steady advance in the attractiveness of the display of canine beauty. Those who attended the splendid exhibition of last year came to the conclusion that it could not be improved upon. Such an opinion was the result of enthusiastic appreciation. It may have been the best that could have been held up to that time. But this year's show, which will open about the time this paper goes to press, will unquestionably surpass it, and in all probability next year's will be better than this.

Dog-breeding in America has attained the proportions of a large business, and employs the entire time of many men. The kennels at which most of the best specimens are bred are usually, however, owned by wealthy gentlemen whose pleasure and diversion it is to own and breed fine dogs. The various families are being constantly improved by careful breeding and training, and by the importation of fine specimens from England and other parts of Europe. What wonder, therefore, that each of the shows given by the Westminster Kennel Club should show an advance over its predecessors? Let a breeder of mastiffs, for instance, be outdone by one of his competitors, and he gives all of his thought and attention to the question how best he can breed a dog which shall again give to his kennel its lost pre-eminence.

At last year's show Mr. Winchell, of Vermont, exhibited the great champion English mastiff Beaufort, and Mr. Marshall, the judge, passed him over in favor of a competitor comparatively unknown to fame. This stirred up a deal of excitement among those persons who take a very serious interest in the happenings at these shows. Mr. Winchell has sent Beaufort back to England, but he has brought out this season a wonderful young dog in Beaufort's Black Prince. This dog was shown in Albany in January, and carried all before him. There is a picture of him in this paper. At the show his owner hopes that he will wipe out the affront last year put upon his sire. Bloodhounds are bred at the same kennel, and the dog Victor, whose picture is here shown, comes thence. While speaking of these kennels, by the way, it is interesting to note that the Vermont courts have just virtually decided that dogs could not have any considerable intrinsic value. An express company injured one of Mr. Winchell's dogs while in the company's care for shipment. Mr. Winchell sued for \$1,000. He won in the lower court, but in the supreme court it was held that no one but a crank would value a dog at such a high figure, and the judgment was reversed. The group of bloodhound puppies is also from Mr. Winchell's kennels. Indeed, I believe this is the only place where pure bloodhounds are bred in America.

The collie Flurry II., whose picture is printed, comes from the famous Chestnut Hill kennels near Philadelphia. The wolf-like collie is thought by some naturalists to be nearer than any other dog to the primal source from which all dogs have sprung. It is likely, however, that he has been purely bred for a longer time than any other dog, and for that reason in him has been preserved a greater suggestion of the wild animal. The shepherd dog, or collie, has been so useful in Scotland that without him many of the sheep farms could not have been profitably worked. His constant occupation and his remoteness from other breeds of dogs have contributed to the purity of his descent. The pointer Naso of Kippon is the property of the Westminster Ken-

nel Club, and will not be entered in the show for competition, but merely for exhibition. The same is the case with Mr. James Mortimer's fox terrier, Suffolk Toby. Mr. Mortimer, as the superintendent of the Westminster kennels and as the manager of the show, does not exhibit any of his own dogs. Ruby Glenmore, the champion Irish setter, has a record of winnings so long that it would require half a column of this paper merely to mention them. She is very symmetrical, good in bone, lean in neck, with well-shaped shoulders, good quarters, ears well hung, and with a good head. She is a solid dark red in color, and elaborately trained. In the field she is stanch, fast, and stylish. One of her puppies by Sarsfield, Kildare Ruby, is said by her trainer to be the best Irish setter he ever saw afield—"fast as lightning, keenest nose, stanch as a rock, and an all-day stayer."

The contest between two St. Bernards recently imported is likely to be very interesting. The dogs alluded to are Mr. W. C. Reick's Princess Florence and Colonel Jacob Ruppert's Lady Gladwyn. The latter was bred by Mr. George Booth, of Hull, England, and this will be her first American appearance in public. She stands thirty-two inches at the shoulder, has massive bone, and splendid movement. In color she is a rich orange, with a white collar, breast, and front legs.

The bull-dog and the bull-terrier each still have a certain vogue. When trained neither one of them is the ugly brute which popular judgment has decreed. The bull-terrier is a particularly loyal and affectionate dog, and the head of champion Jubilee indicates a dog of great intelligence. And, by the way, this title of "champion," as applied to bench-show dogs, is a little misleading. It does not mean that the bull-terrier, the pointer, or the mastiff bearing it is the very best dog of his class in the country, or even in the show. It only indicates that the dog entitled to the prefix or name has won a certain number of prizes—seven in all—and three of them against dogs that had already won four first prizes in the open class. To have done this indicates that a dog is pretty nearly perfect, but at the same time it is not an infrequent occurrence for four or five champions of the same class to be competitors in one show.

JNO. GILMER SPEED.

## ICE-HARVESTING.

WHILE ice is in general use, comparatively few people know how the crop is gathered. It is a very interesting as well as useful industry. Recently artificial ice has been introduced, but it does not compare favorably with the natural ice. Snow ice is the most desirable, it having more durability than the clear ice, and consequently is most sought after for use in refrigerators, etc.

A large quantity of ice for New York consumption is gathered up the Hudson, and from the lakes in Rockland and Orange counties. The ice is fit to cut when about ten inches thick, though sometimes crops over twenty inches in thickness are gathered.

If the season is a good one sometimes three or more crops are cut, providing the companies engaged in the industry have sufficient storage capacity. The ice harvest provides employment for a large number of men who cannot work at their ordinary occupations during the winter—carpenters, brick-layers, masons, fishermen, and others being among those who benefit by the industry.

The first process of gathering in the ice is to plane it (which is done with a machine called a scraper or planer), which removes all the rough pieces of ice and other substances, and leaves a nice, smooth, clean surface. The next thing is to mark out the ice in blocks twenty-two by thirty inches, which is done by a machine, as shown in our illustration. After this the ice-plow is brought into use. The plow resembles a saw with very big teeth, and is drawn by a horse and guided by a person who cuts into the lines made by the marker. The ice is plowed to within four inches of its depth, which leaves it sufficiently strong to bear the weight of the workmen. Large cakes are next sawed off by hand and floated through canals kept open for the purpose to the ice-house. The workmen have long steel bars with which they guide the blocks along. It is a common sight to see men standing on large cakes of floating ice and pushing themselves along with their ice-bars; occasionally the wind or current will carry them out to the middle of the lake or river, making their rescue necessary by boat. As the large cakes of ice are floated up to the storing-house a workman breaks off the blocks into the regulation size as marked. This is done with a bar, and is called *barring off* the ice. The blocks are then guided on to a machine resembling an endless chain, which carries the ice to the room, where it is stored away in



layers, with the ends two inches apart. The old plan was to pack the ice close together, with the result that it froze into a solid mass. This meant a great deal of labor to get it out again when wanted, and also considerable waste in broken ice. Even when stored with the ends of the blocks two inches apart there is more labor attached to getting out the ice than in cutting and storing it away.

When wanted the ice is taken from the top and conveyed by an incline tramway or slide, which runs down on the outside of the building to the ground, and is placed in wagons and carried to the trains and boats for transportation all over the country.

Our illustration represents an ice-house one hundred and thirty-six by two hundred feet, with a depth of thirty feet, and with a storage capacity of twenty thousand tons. The outlets are five in number, three on the side and two on the end. It takes one hundred and fifty men about five days to cut and store away the ice from twenty acres of water. A. B. GEORGE.

### MR. VANDERBILT'S MARBLE HALL.

WE give in another place an illustration of the palace which has been erected by William Kissam Vanderbilt, of this city, at Newport. Marble Hall has been built entirely by day's work, by the very best mechanics and artisans to be found in this country and Europe, and is now being decorated by the best talent of America and France, and will, before ready for occupation, some six months hence, have cost over one and a half million of dollars.

The building stands in the midst of spacious grounds on Bellevue Avenue, in Newport, and is flanked on either side by the Newport residences of William Waldorf Astor and John Jacob Astor. In style of architecture it is classical with renaissance embellishments. The front toward Bellevue Avenue is graced with an immense Corinthian portico. The house was designed by Architect Richard M. Hunt, of this city, who designed the Administration building for the Columbian Exposition, and has been now some three years in course of construction. It is built entirely of the purest white Rutland marble from Vermont, and Caen stone brought from Caen in France. It is embellished with the richest carvings and tracery that can be wrought by the hand of skillful sculptors. Sinclair & Sons, of this city, have had charge of the stone work.

Ever since Marble Hall was begun at the very foundations the greatest secrecy in all the operations have been observed. Watchmen have been employed who, with huge St. Bernard dogs as companions, patrol the grounds day and night, and every unauthorized person who succeeds in passing the gates is promptly ejected. So strict are the arrangements that the decorators employed to decorate one room are taken away from the building as soon as their work is done and replaced by other men who decorate the next room. While at work the men are not allowed to enter any other room where others are working, for fear a detailed description of the decorations in the various rooms will become public. As soon as the decorations in one room are finished that room is locked and not opened again. From what can be gleaned, however, the interior is one magnificent production of Mexican onyx and Numidian marble carvings, plastic and painted decorations of the most gorgeous description.

It is interesting to an American workman to see who is doing the work in this new palace of the Vanderbilts. All of the decorative work is being executed by Frenchmen—the real imported article at that. Allard & Sons, of this city, who employ nobody but Frenchmen, are doing the color decorations, the hangings, tapestry and furnishings, while about thirty Frenchmen imported especially for the purpose, and of whose landing as contract-laborers there is no record in the Bureau of Emigration, are doing the plastic and carving work. These men are kept away from the native mechanics who are employed in the building, and are not even allowed to mix with their countrymen who are employed by the Allards. When the men leave their work at night every man, artist, mechanic, or laborer, is searched to see that he carries away no written description of the place with him, and every one who has the temerity to make pencil and paper notes about anything is at once approached by a watchman and his work carefully scrutinized. No stranger is allowed to pass the gates, and so strict is this rule that early in February Mr. and Mrs. Cornelius Vanderbilt tried to gain admittance but signally failed and were obliged to go away, although the gate-keeper knew them perfectly well.

It has been found impossible to obtain the

dimensions of the building, as the architect is pledged to secrecy and will give no information of any kind. The calculations of man often fail, however, and those of William K. Vanderbilt did when he thought he could erect the costliest and undoubtedly the most palatial residence in America in absolute secrecy from the general public. While Mr. Vanderbilt was enjoying himself at Monte Carlo the reporter of FRANK LESLIE'S WEEKLY, disguised as an electrician, armed with a coil of wire, gimlets, and kodak, entered the grounds and in a twinkling of an eye had the representation of Marble Hall indelibly impressed upon the photographic negative. How true it is that "the best laid schemes gang aft a-glee." HENRY BALCH INGRAM.

### PHASES OF METROPOLITAN LIFE—A BAL MASQUE.

THE typical *bal masque* of the metropolis is the "French ball," so called. The phrase is somewhat vague, in its actual signification as well as in the varied interpretations popularly given to it. There is an undeniable suggestion of naughtiness about it, which may inspire either downright disapproval, or indulgent curiosity, or exuberant anticipation, according to one's moral standpoint and personal experience. But, from whatever point of view, it is characteristic and picturesque, representing a distinct phase of metropolitan life; and with these positive qualities we chiefly concern ourselves here.

In New York City, a French ball means a ball organized by Frenchmen, and patronized for the most part by the American *jeunesse dorée*, with a kaleidoscopic filling-in of cosmopolitan revelers of both sexes. There are, during the festive season, at least half a dozen public balls given under the auspices of the principal organizations of French hotel-keepers, *restaurateurs*, *maîtres d'hôtel*, *chefs*, and *café attendants*. These latter, as all men-about-town know, are active and infinitely obliging agents in the advance distribution of the seductive-looking *billets*. The French ball *par excellence*, the one that is always meant in the absence of any more definite specification, is the one held annually at the Metropolitan Opera House, about mid-February. This the maddest, merriest, most variegated and most numerously attended *bal masque* of the year's carnival.

It is arranged by the McAllisters of our French colony—lively Gallic cavaliers who have known

those essentially Parisian frivolities, the *Mardi Gras* and the *bal de l'Opéra*, from their youth. They undertake, with a fair measure of success, to contribute these European gayeties to the already plethoric cornucopia of New York dissipation. To this ball, if to any, come the French four hundred; but their spirit is more prevalent than their numbers; and probably not one hundredth part of the soft nothings whispered into the shell-like ear of *décolleté* loveliness on the dancing-floor and stairways are couched in the French language.

The spacious parquet is covered over with a false flooring, level with and taking in the stage. All around, and rising to the very dome, sweep in horseshoe curve the brilliant box-tiers, every individual box framing a tableau. Back of these are the vast labyrinths of carpeted ante-rooms, lobbies, and staircases leading to the banquet and wine rooms, so dear to all the joyous maskers who really and fully "assist" at the pleasures of the ball. Flowers and flags and greenery galore, lights *à jour*, and, from two alternating orchestras, a continuous flood of melody compounded of every bewitching, voluptuous, dance-inviting strain from Offenbach to Andran. Fluttering gliding, tripping, dancing, or idly drifting, through all this entrancing scene, or leaning over the serried balconies, three or four thousand people under the common sway of the goddess Pleasure.

There is a sprinkling of evening dress, but the great majority are clad in the motley garb of fantasy. Here are the traditional dominoes and *pierrrots*, Italian flower-girls and pretty pages by the score. Characters from history and comedy jostle one another in grotesque juxtaposition. Few of the dames or *demoiselles* are desirous to cover their fair faces or dissimulate their forms divine; so that, with them, the masking is hardly more than nominal. Indeed, there is among the soubrettes an occasional tendency in the opposite direction. But this latter is not encouraged by the management; and on a recent occasion a certain Venus of the footlights who bethought her to attend the ball in the make-up of the artist's model *Iza*, in "The Clemençon Case," was promptly persuaded to adopt a costume less strikingly suggestive of the Garden of Eden.

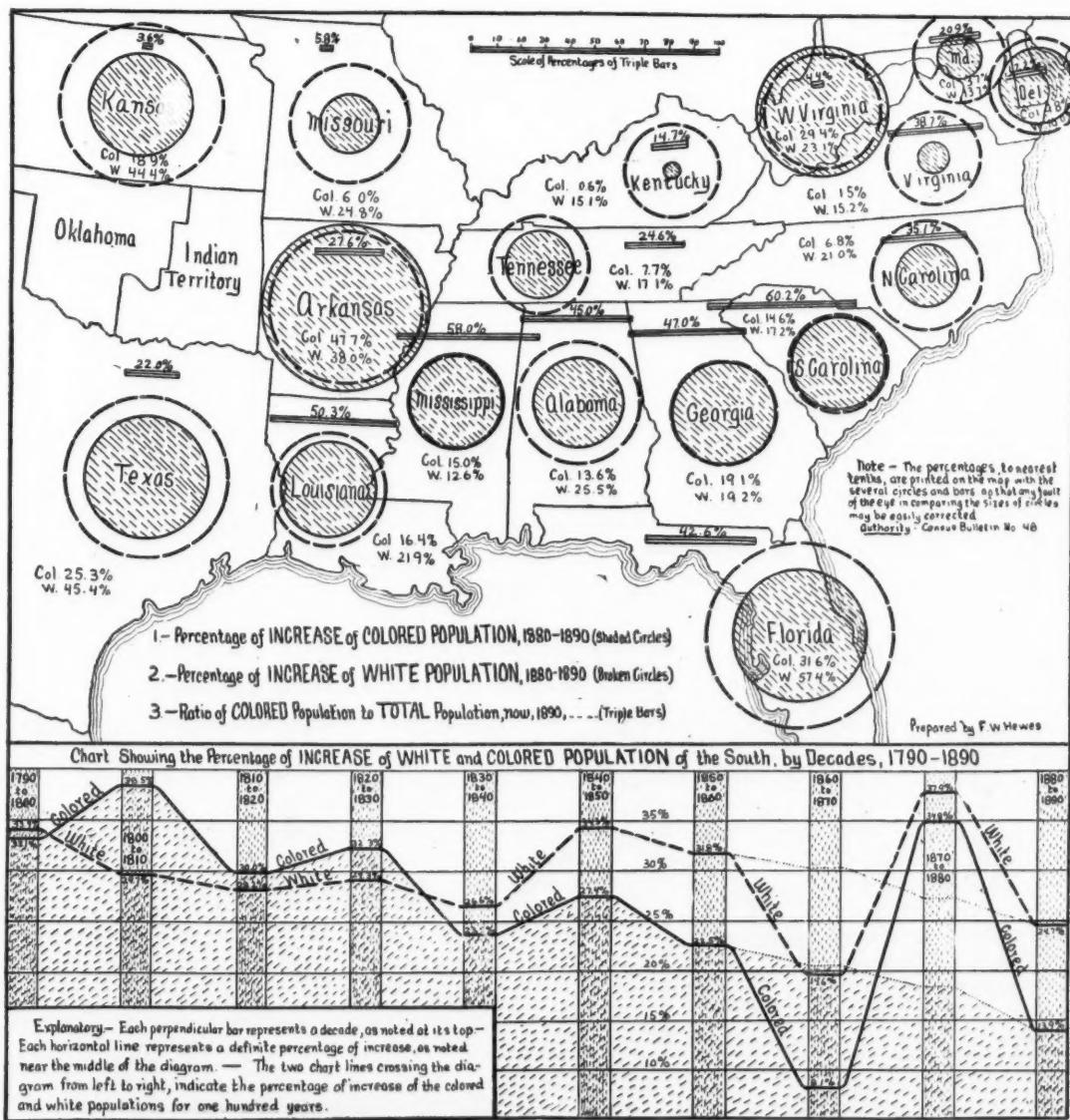
Every person on the floor is, per regulation, masked up to the stroke of midnight. Could we penetrate the various disguises we should be surprised to recognize a good many gentlemen, and perhaps some ladies, whose names are familiar to the world in connection with social

and public functions of quite a different character from this. On the present occasion their names will not be in to-morrow's papers. Most of these distinguished *incognitos* discreetly vanish when the general unmasking is effected at twelve o'clock, P.M. A few, however, brazen it out for an hour or two longer, under the plausible pretexts of studying character or investigating contemporary morals. Herein they are wise in their generation; for the animation is not in full swing until between one and two o'clock in the morning—that is to say, during and subsequent to the supper.

Then the ordinarily decorous quadrille is danced with an *entrain* that renders it barely recognizable; the lancers is a wild rhythmic scramble; the waltzes, viewed from the overlooking boxes, present the spectacle of a vast flower-garden suddenly engulfed and swept around in the mad vortex of the Niagara whirlpool rapids. The earlier buzz of conversation has now risen to a chorus of shouts, shrieks, and laughter, through which the music is heard only in fitful strains. The rattling musketry of champagne corks is heard all along the line, and there is a general exhilaration which it is difficult to reconcile with the existence of a police regulation prohibiting the sale of wine at public balls after 1 A.M. The "swell" boxes, in which our patrician "first families" are wont to display themselves on subscription nights of the opera, are the scene of bibulous and sentimental episodes innumerable which would doubtless shock the aforesaid subscribers to witness.

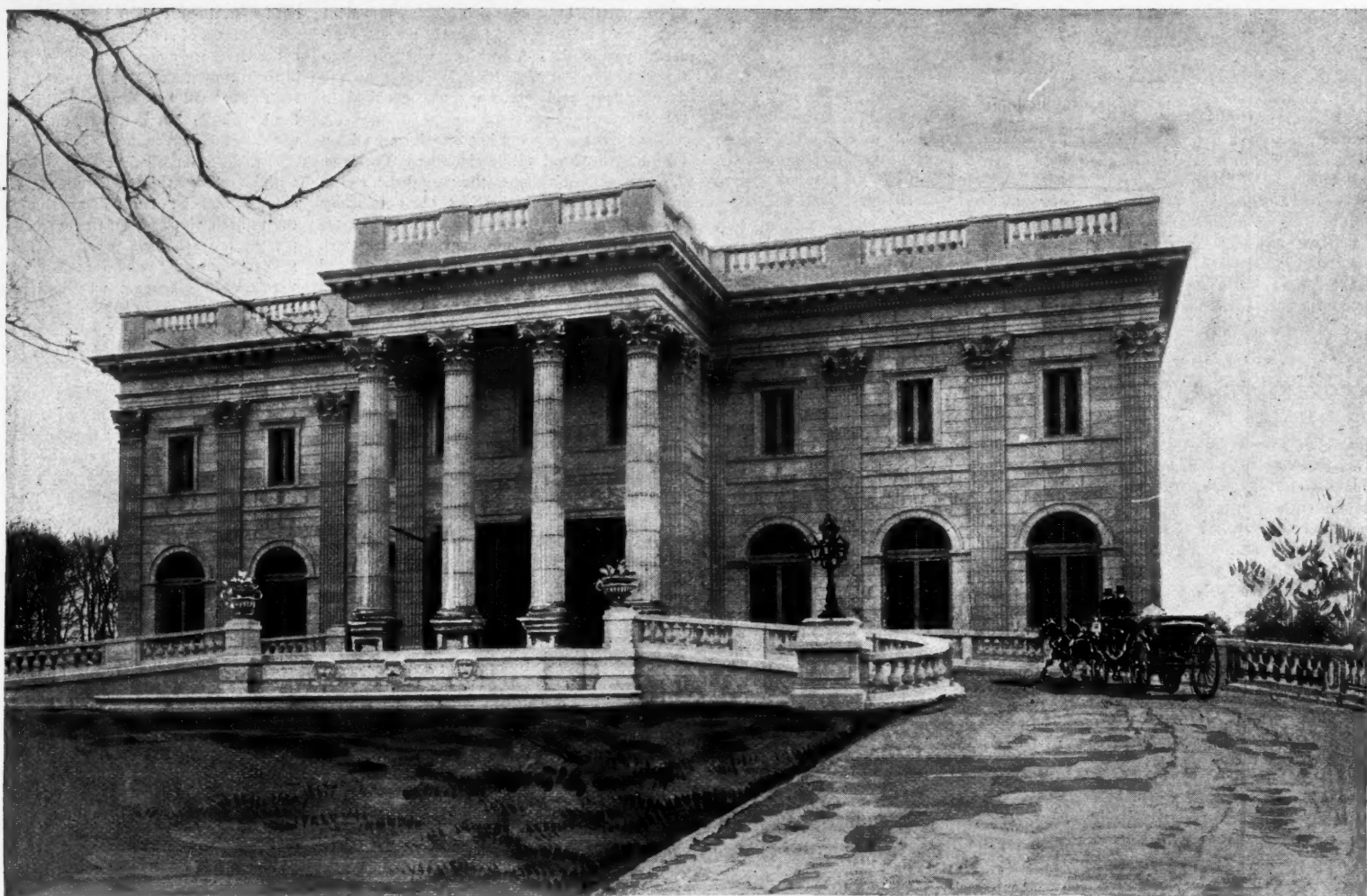
But let us be just, and not rashly generalize by taking it for granted that it is our French neighbors *en masse* who are enacting this extravaganza. As a matter of fact, it is the same crowd, representing the same class of our mixed metropolitan populace, that accelerated the motion so recklessly on the occasion of that distinctively American event, the Washington Centennial ball, in 1889. Moreover, there are comparatively few Frenchmen in New York who care to spend from fifty dollars upward for a night's amusement—and that is what it costs to do properly the French ball.

The "wee sma' hours" of dawn creep on apace, and the morning is full-blown when the last patient carriage bears off the last bedraggled reveler; and simultaneously the fresh invading army of carpenters, machinists, and scrub-women proceed to remove all trappings and traces of the ball and prepare the house for the evening's opera.

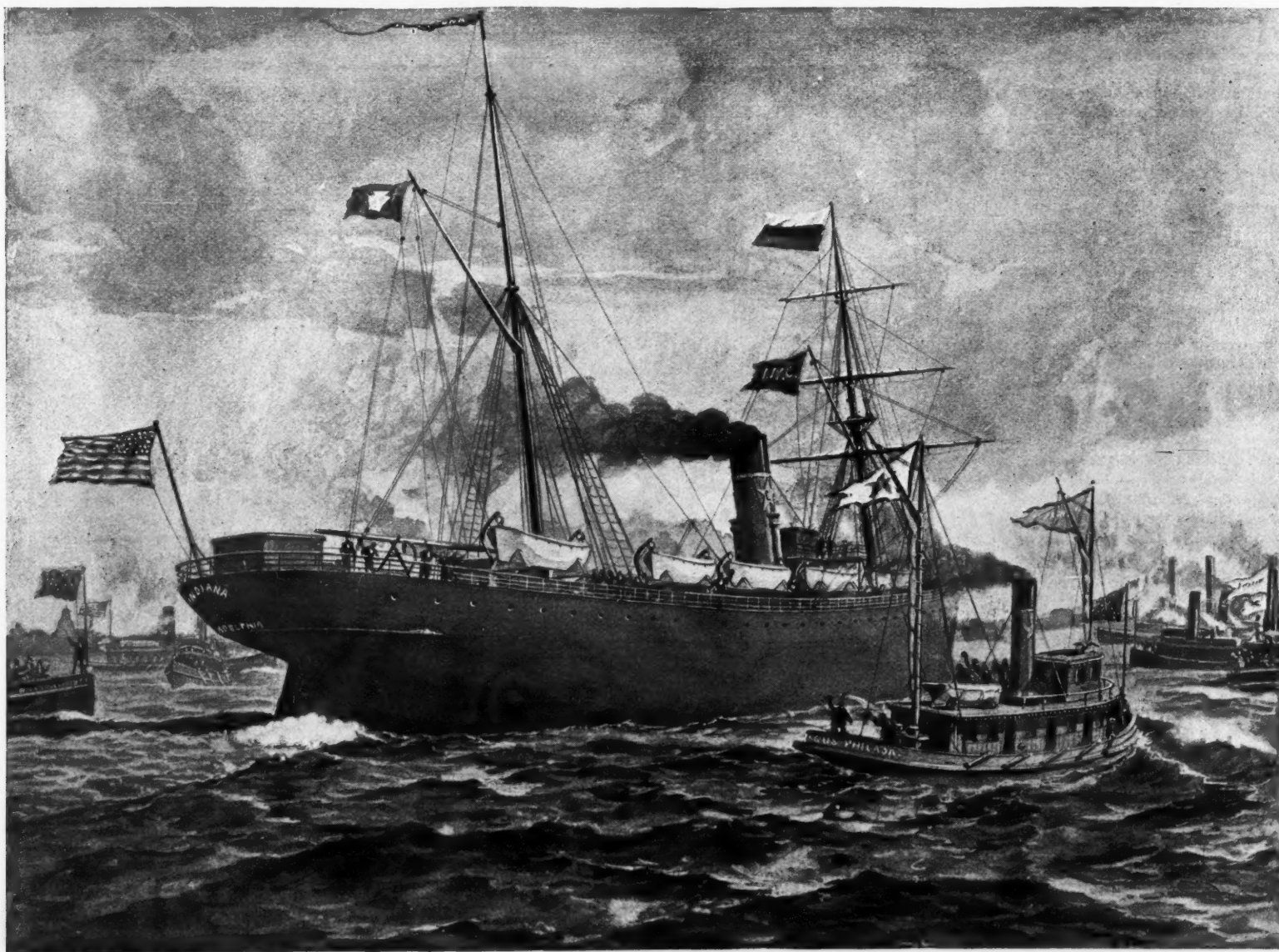


THE INCREASE AND MOVEMENTS OF COLORED POPULATION.





MARBLE HALL, THE NEW NEWPORT HOUSE OF WILLIAM K. VANDERBILT.—FROM A PHOTOGRAPH TAKEN EXPRESSLY FOR FRANK LESLIE'S WEEKLY.—[SEE PAGE 65.]

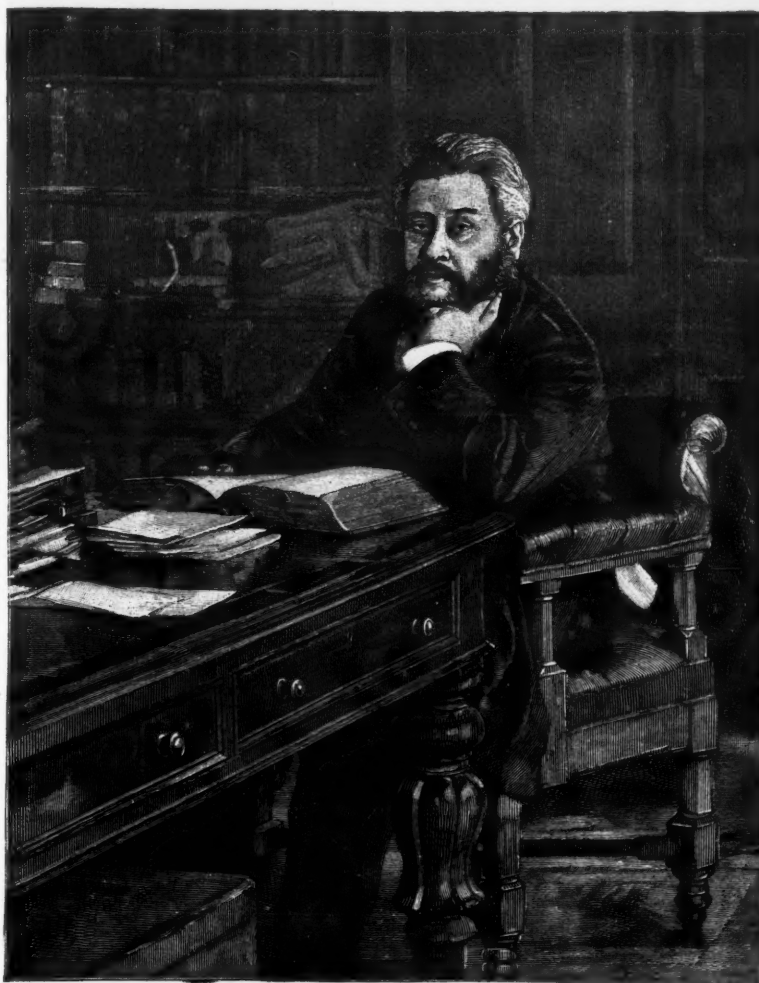


THE AMERICAN LINE STEAMSHIP "INDIANA," LEAVING PHILADELPHIA LOADED WITH FLOUR FOR THE FAMINE-STRICKEN RUSSIANS.—[SEE PAGE 70.]





CARDINAL MIECISLAUS JOHN LEDOCHOWSKI, THE NEW PREFECT OF THE PROPAGANDA AT ROME



THE LATE MR. SPURGEON IN HIS STUDY.



THE BENEDICTINE DISTILLERY AT FÉCAMP, FRANCE, RECENTLY DESTROYED BY FIRE.



THE NEW QUARTER IN MILAN, ITALY.



PRINCE BISMARCK IN THE PARK AT FRIEDRICHSRUH, ACCOMPANIED BY HIS DANISH HOUNDS.

SOME INTERESTING FOREIGN SUBJECTS ILLUSTRATED.





JOHN A. McCALL, THE NEW PRESIDENT OF THE NEW YORK LIFE INSURANCE COMPANY.

#### JOHN A. McCALL, PRESIDENT OF THE NEW YORK LIFE.

The policy-holders of the New York Life Insurance Company are to be felicitated upon the wisdom of its management in selecting Mr. John A. McCall as president of the company. No man in the State ranks more highly as a safe and conscientious expert in life-insurance matters than Mr. McCall. His career has been remarkable. He is still a young man, having been born in 1849, and has achieved success in life without adventitious aids, and solely by his industry, integrity, and his intense application to a line of work for which he seemed to have a special adaptation, it might almost be said genius.

Starting with a commercial education, Mr. McCall became—after a brief service as a clerk in the Albany Assorting House—a book-keeper at the Connecticut Mutual Life Insurance Com-

pany's agency at Albany. This was his first association with the insurance business, and from the outset he displayed peculiar aptitude for it. Subsequently he was associated with the insurance and real-estate business at Albany, remaining in that connection until tendered a clerkship in the State Insurance Department, of which the Hon. George W. Miller was then the head. He served in the actuarial branch from the first of March, 1870, until Mr. Miller's resignation in May, 1872, and then was placed in charge of the statistical work of the department report by the acting superintendent, the Hon. George B. Church.

Rapid promotion followed Mr. McCall's splendid work, and in the fall of 1872 he was appointed examiner of companies by the Hon. O. W. Chapman, and on the resignation of the latter in 1876, when the deputy-superintendent, William Smyth, of Owego, became acting superintendent, he at

once made Mr. McCall his deputy; and it is a noticeable fact that this responsible department remained in his hands, though he was known to be a Democrat, through the administration of two Republican superintendents—John F. Smyth and Charles G. Fairman.

Mr. McCall's prominent identification with the Insurance Department of the State was contemporaneous with the sensational exposure of gross frauds and irregularities in both the life and fire insurance business, and it was his marked success in unraveling these frauds, and in mercilessly exposing them to the scrutiny of the public, that attracted the attention of the greatest and best insurance managers in the country. Everywhere his reports exposing the shortcomings of companies were received with highest praise, and it was as if a new light had dawned upon a darkened firmament. Before his scrutiny every fraud was laid bare and every

iniquity brought to the bar of public contempt. Several fire insurance companies were driven into oblivion, while eighteen life companies in New York State and fifteen in other States were closed by the heavy hand of the law and prevented, by his reports and on his recommendation, from continuing the issuance of policies. And these grand results were achieved in the face of a pressure from political and capitalistic influences before which many another man would have quit the field.

Mr. McCall was not satisfied with an exposure of the corruption of the life-insurance companies that had fattened upon the credulity, the confidence, and the ignorance of the public. He went to the extreme of the New York law and secured the indictment for perjury of the officers of several companies, and as a result two high officials were convicted and sentenced to State's prison for five years and another to a year's im-



prisonment in the penitentiary. The effect of this extreme and unusual action was most wholesome.

In January, 1883, the managers of the large and well-conducted insurance companies united in a petition to the Governor, urging the appointment of Mr. McCall to the head of the Insurance Department of the State, and in spite of his protest, he was appointed by Governor Cleveland.

During Mr. McCall's administration of the office no company by its failure in this State caused a loss to a policy-holder. His certificate of examination was honored in every State in the Union, and he inaugurated the system, which still prevails, of making no charge for examinations and permitting no fees to be charged to the companies of this State by his department on any account whatever. Yet there was paid into the State treasury during his administration, over and above all the expenses of the department, from the legal income of the office, over \$76,000.

Governor Hill, on coming into the executive chair, tendered Mr. McCall a re-appointment to the office of Superintendent of Insurance, but having accepted the comptrollership of the Equitable Life Assurance Society he declined the tender. In this latter position he has added to his reputation for integrity and ability, and there can be no doubt that in his new office he will win still higher distinction, by the business-like character of his administration. The New York Life, under his direction, will undoubtedly enter upon a fresh career of prosperity.

Among the numerous expressions of opinion received from every section of this country as well as from abroad, there has not been a single dissenting voice as to the propriety of Mr. McCall's appointment to the presidency of the New York Life. On the contrary, the action of the trustees has been most earnestly and cordially indorsed, Mr. McCall being heartily in touch with everybody connected with the company, both officers and employees alike.

#### COCOA AND CHOCOLATE.

THE STANDARD PRODUCTS OF THE HOUSE OF WALTER BAKER & CO.

AMONG the most artistic and appetizing of the displays at the interesting Food and Health Exposition at the Clermont Avenue Rink, Brook-

lyn, is that of Messrs. Walter Baker & Co., of Dorchester, Mass. This is the famous old American house with whose romantic trademark—the reproduction of Liotard's pastel, "La Belle Chocolatière," in the Dresden Gallery—the world has been familiar for more than a century past; while the products for which it stands have universally occupied a high place in the household economy throughout several generations. The exhibit in question shows in detail what these varied and refined products are, while illustrating in a most attractive manner the different stages of preparation of the fruit

of that ambrosial tropic plant characterized by botanists as *Theobroma cacao*, or "food of the gods."

The modern establishment of Walter Baker & Co., which comprises five extensive mills equipped with the latest improved machinery for the manufacture of cocoa and chocolate, is situated on the Neponset River, in the Dorchester suburb of Boston—the identical site, in fact, of the original mill in which this business was begun in the British Provinces of North America, in 1765. In 1780 this primitive plant came into the possession of Dr. James Baker, who was

eventually succeeded by his grandson, Walter Baker; and in the latter's name the business has ever since been conducted. The business of the house has grown to colossal proportions, and for many years past it has competed successfully for prizes in all the great industrial expositions of Europe and America. To-day it offers the consummate product of long experience and continuous development, combined with a very high standard of purity.

That favorite brand, Baker's Breakfast Cocoa, made from selected cocoa-beans, from which the excess of oil has been removed, is absolutely pure, perfectly soluble, and possesses more than thrice the nutritive strength of cocoas mixed with starch, arrowroot, or sugar. In its preparation no alkalies, dyes, nor any chemicals whatever are employed; whereas in chemically-prepared cocoas the fine natural color, the exquisite odor and flavor of pure cocoa-seeds have been weakened or wholly lost by the deleterious treatment to which the materials have been subjected.

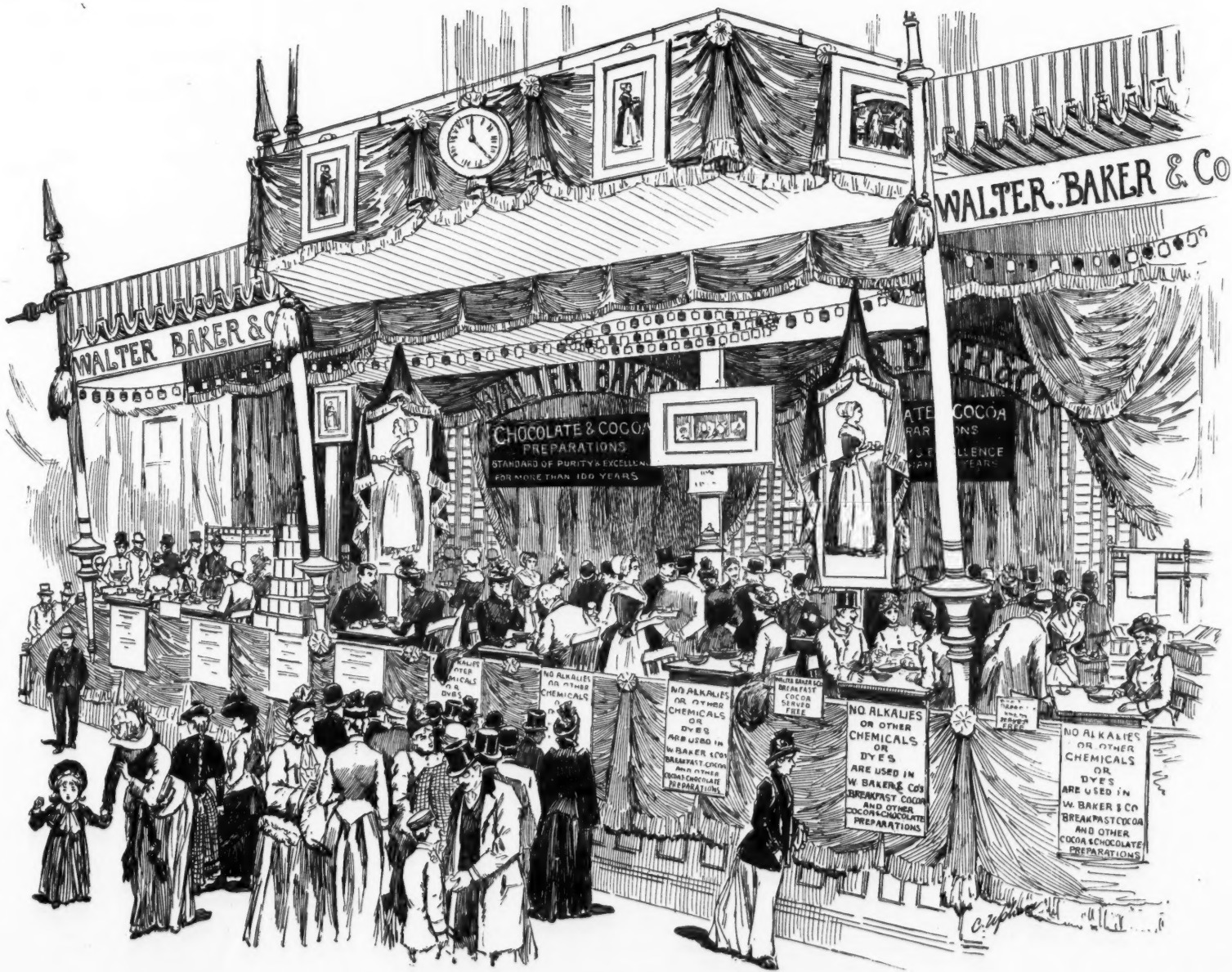
Another well-known staple article is "Baker's Broma," a preparation of pure cocoa and other highly nutritious substances, pleasantly flavored and sweetened, containing a large proportion of theo-bromine, and possessing powerful restorative qualities. This Broma, alike agreeable to the well and the sick, has acquired, says the *Medical Gazette*, "a reputation which we think it certainly deserves. Medical men of all shades of opinion recommend it to their patients instead of tea or coffee."

Of the prepared chocolates, for household use, for tourists, or for eating as confectionery, Walter Baker & Co. offer a selection of choice brands, including their "Premium No. 1" vanilla and sweet chocolates, also the agreeable "Racahout des Arabes," for young persons and delicate constitutions, and soluble chocolate for the special use of druggists and confectioners. The house also supplies, in convenient forms, the cracked cocoa and cocoa-shells which many find a pleasant substitute for tea and coffee, and the cocoa-butter, known as a valuable adjunct to the toilet.

Such are the principal articles prepared by the historic house of Walter Baker & Co., whose exhibit at the Food and Health Exposition is at once a credit to the producers and an interesting object-lesson to the public.



MISS HANSEL, ONE OF THE "BAKER CHOCOLATE GIRLS" AT THE FOOD AND HEALTH EXPOSITION.



WALTER BAKER & CO.'S EXHIBIT OF COCOA AND CHOCOLATE AT THE FOOD AND HEALTH EXPOSITION, CLERMONT AVENUE RINK, BROOKLYN.



## RELIEF FOR THE RUSSIANS.

The city of Philadelphia is the first of American cities to send a full cargo of relief to the famine sufferers in Russia. The American line steamship *Indiana*, officered by a Philadelphia company, carries the contributions of Philadelphia generosity in the shape of 15,000 barrels of flour. This prompt action of the people of that city is in every way characteristic, and its influence in stimulating other gifts cannot be otherwise than beneficent.

Don't trust or try every one's remedy; use Dr. Bull's Cough Syrup and be cured at once. The question of the hour—Can any better remedy exist than Salvation Oil? No, sir.

## TOURING TO JACKSONVILLE UNDER PERSONAL ESCORT.

The Pennsylvania Railroad's personally-conducted tours to Jacksonville undoubtedly offer the best medium for a visit to this land of sunny skies and balmy air. The period allowed is two weeks in the flowery State. Dates for subsequent tours are February 2d and 16th, March 1st, 15th, and 29th. Tickets for the last tour, March 29th, will be valid for return by regular trains until May 30th, 1892. Tourists will journey there and back in a special train under the charge of a tourist agent and chaperon. Round-trip rate is \$50 from New York and \$48 from Philadelphia.

## A FAMOUS ROUTE FOR TOURISTS.

In wintering in California or summering in Utah, if your comfort and pleasure are concerned, you will purchase your tickets, both going and returning, via the "scenic line of the world," the Rio Grande Western Railway. This road is the standard gauge line through the Rocky Mountains, and offers a choice of three distinct routes and the most magnificent railroad scenery in the world. Two fast express trains daily between Ogden, Salt Lake City, and Denver. It is the most thoroughly equipped railway in the West. For reading matter apply to J. H. Bennett, G. P. A., Salt Lake City.

The use of Angostura Bitters excites the appetite and keeps the digestive organs in order.

Brown's Household Panacea, "The Great Pain Reliever," for internal and external use; cures cramps, colic, colds; all pain. 25c.

## Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

## CREEDE CAMP, COLORADO.

The attention of investors, speculators, and mine-owners is called to this new mining district. This camp, now eighteen months old, is to-day shipping twenty-five carloads of ore per day. It is expected that by June 1st there will be fully ten thousand people in the camp.

The Denver and Rio Grande Railroad is the only line running trains directly to the camp. For information, rates of fare, etc., address S. K. Hooper, G. P. and T. A., Denver.

SOHMER & Co., the great piano firm, can point with pride to the magnificent indorsement their instruments have received at the hands of the best native and foreign musical artists.

## BROWN'S BRONCHIAL TROCHES

Contain ingredients which act specially on the organs of the voice. They have an extraordinary efficacy in all affections of the throat, caused by cold or over-exertion of the voice. They are recommended to singers and public speakers, and all who, at any time, have a cough or trouble with the throat or lungs.

When Baby was sick, we gave her Castoria.  
When she was a Child, she cried for Castoria.  
When she became Miss, she clung to Castoria.  
When she had Children, she gave them Castoria.

You would not suspect it from the taste; there is cod-liver oil in Scott's Emulsion. It looks like cream; it is like cream. Cream is bits of butter covered with something else—you do not taste the butter. Scott's Emulsion is drops of cod-liver oil covered with glycerine.

Cream is an easier food than butter, because it is in bits. Scott's Emulsion is cod-liver oil made easy; the drops are invisibly fine; they do not resist digestion.

Will you read a book on it? Free.

Scott & Bowne, Chemists, 138 South 5th Avenue, New York.  
Your druggist keeps Scott's Emulsion of cod-liver oil—all druggists everywhere do. \$1.

## MANLY PURITY AND BEAUTY

To cleanse the Blood, Skin, and Scalp of every eruption, impurity, and disease, no agency in the world of medicine is so speedy, agreeable, economical, and unfailing as the Cuticura Remedies, consisting of CUTICURA, the great skin cure, CUTICURA SOAP, the most effective skin beautifier, and CUTICURA RESOLVENT, the new blood purifier and greatest of humor remedies. Everything about the



CUTICURA REMEDIES are sold throughout the world. Price, CUTICURA, 50c.; CUTICURA SOAP, 25c.; CUTICURA RESOLVENT, \$1. Prepared by POTTER DRUG AND CHEMICAL CORPORATION, Boston. "How to Cure Skin, Scalp, and Blood Humors" mailed free.

Red, Rough, and Oily Skin, pimples, blackheads, and baby blemishes prevented and cured by Cuticura Soap, greatest of all Skin Purifiers and Beautifiers, as well as purest and sweetest of toilet and nursery Soaps.

## ASK YOUR GROCER FOR The Celebrated

# CHOCOLAT MENIER

Annual Sales Exceed 33 MILLION Lbs.  
Write for Samples. Sent Free. Menier, Union Sq., N. Y.

## E. & H. T. ANTHONY & CO.,

591 BROADWAY, NEW YORK,

Manufacturers and Importers of



### PHOTOGRAPHIC APPARATUS,

Materials, Chemicals and Supplies.

Detective and View Cameras in great variety of styles and prices.  
Lenses, Shutters, Dry Plates, etc., etc.  
The Best Text-Books on Photography.  
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Fifty Years Established. Send for Catalogue.

## Patents! Pensions!

Send for Inventor's Guide, or How to Obtain a Patent. Send for Digest of PENSION and BOUNTY LAWS. PATRICK O'FARRELL, - WASHINGTON, D. C.

\$525 Agent's profits per month. Will prove it or pay forfeit. New Articles just out. A \$1.50 sample and terms free. Try us. Childster & Son, 28 Bond St., New York.

To prevent waists parting at the seams use

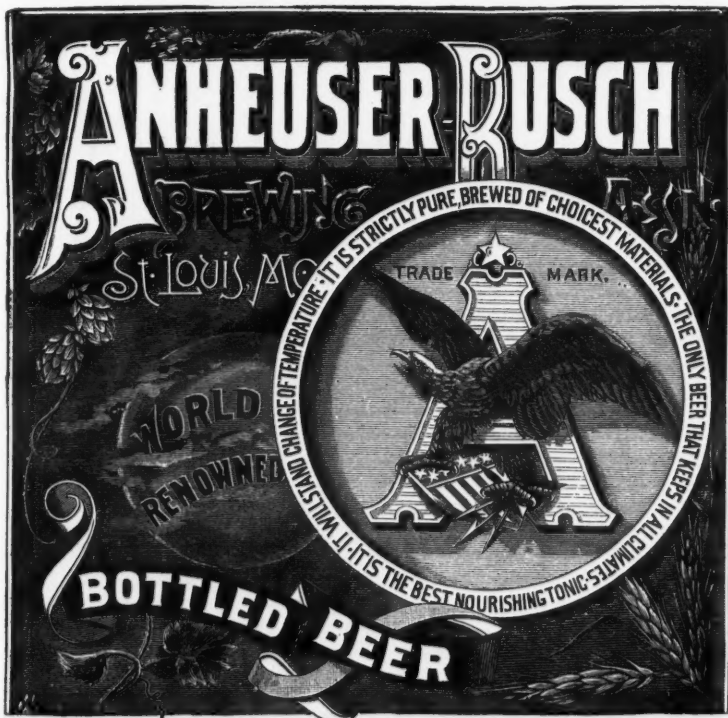
### GILBERT'S Dress Linings.

Ladies appreciate this. Name on selvage.



DO YOUR OWN PRINTING  
Card Press, \$3.  
Circular Press, \$8.  
Small Newspaper Press, - \$44.  
Type-setting easy, printed rules. Send two stamps for catalogue of presses, type, cards, etc., to factory. Kelsey & Co., MERIDEN, CONN.

LADY AGENTS \$5 a day SURE; new rubber undergarment. Mrs. N. B. LITTLE, Chicago, Ill.



With the Completion of the New Brewhouse, the Brewing Capacity is the Largest of any Brewery in the World.

BREWING CAPACITY: 6 kettles every 24 hours, 5,000 barrels, or 1,500,000 barrels per year.  
CONSUMPTION OF MATERIAL: Malt, 10,000 bushels per day—3,000,000 bushels per year. Hops, 6,700 lbs. per day—2,000,000 lbs. per year.

No Corn or Corn Preparations are used in the manufacture of the ANHEUSER-BUSCH BEER. It is, therefore, the highest priced but the most wholesome and really the least expensive for its superior quality.

ANNUAL SHIPPING CAPACITY: 1,000,000 Bottles and 4,000,000 Kegs.

HARTSHORN'S SELF-ACTING SHADE ROLLERS.  
Beware of Imitations.  
NOTICE OF AUTOGRAF OF THE GENUINE HARTSHORN.  
Stewart Hartshorn AND OFF THE GENUINE HARTSHORN.



## BEST CALIFORNIA CHAMPAGNE

Made from 2 to 3 year old Sonoma Valley Wine.  
Best Champagne that can be produced in America.  
Our large Wine Vaults, extending through Warren to Chambers Sts., the largest wine cellars in the city of New York, enable us to keep several vintages on hand, by reason of which we can guarantee the age, quality, excellence and purity of our wine.  
This wine is used in nearly every New York and Brooklyn hospital, and also in many hospitals of the principal cities in the United States, because of its purity and strengthening qualities, as well as price.  
A. WERNER & CO., 62 WARREN ST.

PRINCESS OF WALES  
Violet-Scented Oatmeal, 25c. in tin boxes  
The purest and best powder for the nursery and toilet.  
Spirit of Quinine and Rosemary, 50c. in bottles  
For strengthening and improving the growth of the hair.  
Extract of Roses, 25c. in bottles  
For imparting to the cheeks a delicate and lasting bloom.  
Veloutine Face Powder, 25c. in boxes  
A most delicate and agreeable powder for the complexion.  
TOILET REQUISITES.  
GOLDEN HAIR WASH for the hair. In bottles, \$1.  
Prepared and sent upon receipt of price by R. T. BELLCHAMBERS, Importer of Fine Human Hair Goods, 317 Sixth Avenue, New York.

## BOILING WATER OR MILK.

# EPPS'S COCOA

GRATEFUL-COMFORTING.  
LABELED 1/2 LB. TINS ONLY.

## Women's Hose Supporters

Let all ladies see the Rounded Rib on Holding Edges, the Warren's original identifying feature to prevent stocking cutting. No other hose supporter can help cutting the stocking. The Warren for sale everywhere. George Frost Co., makers, Boston, Mass.

GOLD PLATED  
WARRANTED GENUINE.  
ONE YEAR TRIAL FREE  
A watch that cannot stand the test is dear at any price. We send with this watch a printed agreement giving you the privilege of returning the watch at any time within ONE YEAR if it does not give perfect satisfaction in every respect. We are the only firm in the world that sell gold watches. Our watches are made of the finest gold, double cased and double plated, superbly engraved and decorated, and fitted completely with our richly jeweled and calibrated movement, guaranteed a perfect time keeper. Cut this out, send it to us with your name and express office address, and we will send it there by express for your examination. If after examination you are convinced that it is a bargain pay the agent \$4.50 and express charges and it is yours write to-day, this will not appear again. Address: THE NATIONAL H.F. & IMPORTING CO., 324 Dearborn St., Chicago.



## The Cure For

Scrofula was once supposed to be the touch of royalty. To-day, many grateful people know that the "sovereign remedy" is Ayer's Sarsaparilla. This powerful alterative extirpates "the evil" by thoroughly eliminating all the strumous poison from the blood. Consumption, catarrh, and various other physical as well as mental maladies, have their origin in

### SCROFULA

When hereditary, this disease manifests itself in childhood by glandular swellings, running sores, swollen joints, and general feebleness of body. Administer Ayer's Sarsaparilla on appearance of the first symptoms.

"My little girl was troubled with a painful scrofulous swelling under one of her arms. The physician being unable to effect a cure, I gave her one bottle of

## Ayer's

Sarsaparilla, and the swelling disappeared."—W. F. Kennedy, McFarland's, Va.

"I was cured of scrofula by the use of Ayer's Sarsaparilla."—J. C. Berry, Deerfield, Mo.

"I was troubled with a sore hand for over two years. Being assured the case was scrofula, I took six bottles of Ayer's

## Sarsaparilla

and was cured."—H. Hinkins, Riverton, Neb.

PREPARED BY

Dr. J. C. AYER & CO., Lowell, Mass.

Sold by all Druggists. Price \$1; six bottles, \$5.

"AMERICA'S GREATEST RAILROAD."

## NEW YORK

## CENTRAL

THE FOUR-TRACK TRUNK LINE

HUDSON RIVER

Operating the fastest and most perfect through train service in the world.

Reaching by its through cars the most important commercial centers of the United States and Canada, and the greatest of America's Health and Pleasure resorts.

DIRECT LINE TO NIAGARA FALLS

By way of the historic Hudson River and through the beautiful Mohawk Valley.

All trains arrive at and depart from GRAND CENTRAL STATION, 4th Avenue and 42d Street, New York, Centre of Hotel and Residence Section.

THE ONLY RAILROAD STATION IN THE CITY OF NEW YORK.

Solid Trains between  
**NEW YORK & CHICAGO.**  
Via Chautauque Lake or Niagara Falls. An enchanting Panorama of mountains, forests and streams.  
Pullman Cars  
Between New York and Rochester, Buffalo, Niagara Falls, Toronto, Chautauque Lake, Cleveland, Cincinnati, and Chicago.  
D. I. Roberts, Gen'l Pass. Agt.

## THE CELEBRATED SOHMER PIANOS

Are at present the Most Popular and Preferred by Leading Artists.  
Warehouses, 149, 151, 153, 155 East 14th St., N. Y.

**SOHMER & CO.,**

Chicago, Ill., 326 State St.; San Francisco, Cal., Union Club Building; St. Louis, Mo., 1529 Olive St.; Kansas City, Mo., 1123 Main St.

**OPIUM** Morphine Habit Cured in 10 to 20 days. No pay till cured. Dr. J. Stephens, Lebanon, Ohio.

"A clean thing's kindly."  
Tis plain that a charm is added to things cleaned by **SAPOLIO**.  
It is a solid cake of scouring soap. Try it in your next house-cleaning.

**BALL-POINTED PENS**  
MIGHTIER THAN THE SWORD  
Ahead of all others for easy writing.  
EQUAL TO GOLD PENS.  
For fine writing, - Nos. 508 e.f., 516 e.f.  
For fluent " - " 508 f., 516 f., 521 f.  
For stub " - " 537 m., 545 m.  
ASSORTED SAMPLE BOX, 25 CENTS.  
Of all stationers.  
FEDERATION HOLDER  
ANTI-BLOTTING  
**ORMISTON & GLASS EDINBURGH**

## LIKE SUMMER ROSES

PURITY of person COMMANDS OUR RESPECT, and for this reason we seek to avoid PEOPLE OF BAD TASTE, because they are usually uncleanly. But what can be more lovely than a young girl, just budding into womanhood, whose every charm has been heightened by the use of

## Constantine's

## Persian Healing

## Pine Tar Soap?

This indispensable article for Toilet use Frees the Head from Dandruff; prevents the hair from falling off or turning prematurely gray; removes blotches and pimples from the skin; makes the teeth shine like pearls, and gives to the breath a sweetness which is as fascinating as the odor of

## SUMMER ROSES.

Remember this wonderful beautifier is the ORIGINAL PINE TAR SOAP.

FOR SALE BY DRUGGISTS.

THE CROWN PERFUMERY CO.'S  
DELICIOUS NEW PERFUME,  
**CRAB-APPLE BLOSSOMS.**  
Sold every where, in Crown stoppered bottles only.

**SMOKE TANSILL'S PUNCH**  
5c. CIGAR.  
30 YEARS THE STANDARD.

Piso's Remedy for Catarrh is the Best, Easiest to Use, and Cheapest.  
**CATARRH**  
Sold by druggists or sent by mail, 50c. E. T. Hazeltine, Warren, Pa.

## Westminster Kennel Club's SIXTEENTH ANNUAL DOG SHOW.

Madison Square Garden,

TUESDAY, WEDNESDAY,

THURSDAY AND FRIDAY,

FEBRUARY 23, 24, 25 & 26, 1892.

ALL THE CELEBRATED DOGS OF THE COUNTRY,

And many from Abroad, on Exhibition.

PROF. HAMPTON'S Troupe of Performing Dogs Every Afternoon and Evening.

Open from 9 A. M. to 11 P. M.

## THE CAUSE OF DELAY.

JUDGE (to foreman of jury)—"What is the matter? Can't the jury agree?"

FOREMAN—"I'm afraid not."

JUDGE—"Can you state in a general way what the nature of the disagreement is?"

FOREMAN—"Well, your honor, with some it seems to be politics, and with others religion."

## "WORTH A GUINEA A BOX." SPECIAL NOTICE

Complying with general request, BEECHAM'S PILLS will in future for the United States be covered with a Quickly Soluble, Pleasant Coating, completely disguising the taste of the Pill without in any way impairing its efficacy.

Price 25 cents a Box.

New York Depot 265 Canal Street.

How to Win at Cards, Dice, etc. A sure thing, sent free to anyone on receipt of 4c. stamps to pay postage. Address or call on JOE SUYDAM, 22 Union Sq., New York.

**OPIUM OR MORPHINE HABIT CURED AT HOME**  
GUARANTEED PAINLESS AND PERMANENT. Business strictly confidential. Consultation free. DR. S. B. COLLINS, 76-78 Monroe St., Chicago, Ill. Book sent FREE. Business established in 1868.

**FAT FOLKS REDUCED**  
Mrs. Alice Maple, Oregon, Mo., writes: "My weight was 320 pounds, now it is 195, a reduction of 125 lbs." For circulars address, with 6c., Dr. O. W. F. SNYDER, McVicker's Theatre, Chicago, Ill.

**PILES** Remedy Free. INSTANT RELIEF. Final cure in 10 days. Never returns; no purge; no salve; no suppository. A victim tried in vain every remedy has discovered a simple cure, which he will mail free to his fellow sufferers. Address J. H. REEVES, Box 3290, New York City, N. Y.

## The Home Life Insurance Company,

254 BROADWAY, NEW YORK.

### ANNUAL STATEMENT, JANUARY 1, 1892.

Assets .....	\$7,654,178.04
Liabilities (including 4% Reserve on all Policies, and value of all Dividend Endowment accumulations) .....	6,086,265.57
Surplus .....	1,567,912.47
Receipts from all sources .....	1,629,446.12
Payments to Policy-holders .....	796,618.83
Insurance in force (16,198 Policies) .....	32,161,776.00

### The Assets are invested as follows:

Real Estate and Loans on Bonds and Mortgage .....	\$2,013,150.00
U. S., Brooklyn City, and other Bonds .....	3,351,869.71
Loans secured by collateral .....	870,488.58
Loans to Policy-holders .....	673,821.92
Cash on hand, in Bank and Trust Companies .....	245,355.32
Uncollected and Deferred Premiums, Accrued Interest, etc. ....	499,492.51
	\$7,654,178.04

### OFFICERS:

CHARLES A. TOWNSEND, President.

GEORGE H. RIPLEY, Vice-President,

WILLIAM A. MARSHALL, Actuary.

GEORGE E. IDE, Secretary.

WILLIAM G. LOW, Counsel.

## Nervousness Farewell.

**Bhud Tiffin & Bungalow**

These are the brands of the best Tea grown. All England drinks it, and English people are the healthiest on the globe.

Send for Primer and Samples.

## Ceylon Planters' Tea Co.,

110 FIFTH AVENUE, NEW YORK.





QUICK AT FIGURES.

YOUNG FEATHERLY—"Are these your children?"

MRS. BRAND—"Oh, yes! The boy is five years old and this girl seven."

YOUNG FEATHERLY—"Well, how time flies! It doesn't seem possible that you have been married twelve years."

## ROYAL BAKING POWDER

Absolutely Pure.

A cream of tartar baking powder. Highest of all in leavening strength.—Latest U. S. Government Food Report.



Perfectly Pure.

Rich, yet Digestible. Stimulating yet Sustaining. Saving what Other Processes Waste and Developing the Delicious Flavor and Aroma.

"Once tried, used always." A Substitute for Tea & Coffee. Better for the Nerves and Stomach.

If not obtainable enclose 25 cents to either VAN HOUTEN & ZOON, 106 Reade Street, New York, or 45 Wabash Ave., Chicago, and a sample can, containing enough for 35 to 40 cups, will be mailed. Mention this publication. Prepared only by the inventors, VAN HOUTEN & ZOON, Weesp, Holland.

## KODAKS

can be loaded in daylight. Registers exposures and locks automatically when a new film is turned into place.

\$8.50 to \$25.00.

Send for Circulars.

THE EASTMAN COMPANY,  
ROCHESTER, N. Y.

ED PINAUD'S ELIXIR  
DENTIFRICE

**A Graceful Act**  
Of hospitality is to offer your evening guests a cup of Bouillon before leaving. Use Armour's (Chicago) Extract of Beef and boiling water; add salt, pepper and a thin slice of lemon to each cup. Serve with plain crackers. There are many ways of using Armour's Extract. Our little Cook Book explains several. We mail it free. Armour & Co., Chicago.

## PENNSYLVANIA TOURS! CALIFORNIA AND MEXICO.

Leaving the EAST for CALIFORNIA JANUARY 13th, FEBRUARY 24th, MARCH 24th, APRIL 20th, and MEXICO FEBRUARY 10th, 1892.

FORMING TRIPS OF VARIABLE DURATION. Most Superbly Appointed TOURS ever offered.

**EXCURSION TICKETS** with Return Limit adjustable to the wishes of tourists, including ALL TRAVELING EXPENSES, will be sold at the most liberal rates.

For Itineraries, Reservations of Space, and all information, apply to Tourist Agent Pennsylvania Railroad, 849 Broadway, New York, or 233 South Fourth Street, Philadelphia.

Chas. E. Pugh, General Manager. J. R. Wood, General Passenger Agent.

**EARL & WILSON'S LINEN COLLARS & CUFFS** BEST IN THE WORLD.

**DEAFNESS AND HEAD NOISES CURED** by Peck's Invaluable Tubular Ear Closures. Who pers heard. Successful when all remedies fail. Sold only by F. H. Hoxox, 653 E'way, N.Y. Write for book of proof FREE.

are always sold loaded ready for immediate use. They can be used for roll films or glass plates. The new

**DAYLIGHT KODAK**

8 Per Cent. Net sounds good for idle money, but \$2,475 net is not impossible revenue from one acre Italian Prunes in Oregon. Investment Share Certificates on installments. CROPS AND BANKS NEVER FAIL IN OREGON. Send for new Prospectus. THE FARM TRUST AND LOAN Co., Portland, Ore.

# Pears' Soap

How to have a fresh skin.—It grows from within and is worn off and washed off outside. A proper skin is neither too old or new; if too new it is red and tender; too old, it is worse, it is dead and corpse-like.

Active people easily have good skin, they have to wash; but people of leisure sometimes grow sallow because the skin is not washed enough.

What is wanted is a soap that does not affect the live skin underneath, but washes off the dead outside. Can't use it too much or too often. That is Pears'.

All sorts of stores sell it, especially druggists; all sorts of people use it.

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